

Family and Consumer Sciences Education

Adult Living

Activity/Resource Guide August, 1999

Grades 11-12

Developed by

The University of Idaho

Family and Consumer Sciences

for

Idaho Division of Professional-Technical Education

August, 1999

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Acknowledgments

Thanks to the following individuals for their contributions of activities, websites, lessons and/ or resources:

Shannon Holt, Timberline H.S., Boise School District
 Marceil Mirkin, Boise H.S., Boise School District
 Jane Betts, Weiser H.S., Weiser School District
 Jenniene Kauer, Rigby H.S., Rigby School District
 Louise Twitchell, Rigby H.S., Rigby School District
 Prudy Barnes, Office of the Attorney General, Boise, Idaho
 Lucien Semaha, Home Buyer Education Center, Boise, Idaho
 Harriet Shaklee, U of I Cooperative Extension, Boise, Idaho

A SPECIAL THANKS to Miskee Gendall and Brooke Watkins, University of Idaho, for compiling this material.

Introduction

The purpose of these materials is to assist in the development of and provide guidance to teachers for an Adult Living course. It is hoped that teachers will use these activities as a basis for planning an experience that exposes students to knowledge and skills common to adult living. With the increasing need to become contributing adults, students must have the skills to function independently and as members of family and society.

This course will:

1. Examine and Facilitate Personal Growth and Development
2. Develop and Maintain Healthy Relationships
3. Examine the Impact of Family and Parenting Roles on the Well Being of Individuals and Society
4. Develop Personal and Family Resource Management Skills
5. Analyze Career Options in Family and Community Services

What does a Typical Classroom Look Like?

The Family and Consumer Sciences Education classroom has moved from a technical/skill oriented classroom to a practical action workroom that implements a problem centered approach. Students connect ideas to generate new solutions to real-world problems. Because this course emphasizes full-class participation, teamwork, and individual projects and/or study, there should be enough room for tables, chairs, equipment, and lab stations. Accommodations should be made for work stations with electrical outlets. There should be enough storage space to contain resources, display activities, materials, software, and unfinished projects.

Equipment might include computers, printers, VCR, camcorders, overhead projector, computer courseware, and video courseware. Special locks or other security precautions may need to be taken to protect equipment.

Both reusable and consumable instructional materials are generally used in this experience. If there is not enough money in the school budget to purchase materials, equipment, and books, outside funding and/or in-kind services may be required. Some teachers may need to develop classroom materials themselves. If so, adequate time for developing the materials should be allowed.

The teacher is the instructional facilitator and the manager of the classroom environment and resource. He/she helps students identify instructional goals and creative activities, moves about the classroom observing and giving assistance, and works with other teachers to plan and deliver the curriculum. The

students are active rather than passive learners. They do individual and group work. They develop skills through hands-on activities, practical problem-solving, action projects, investigation, research and leadership activities through FCCLA, Family, Career, and Community Leaders of America, to apply what they learn. FCCLA is a co-curricular student organization that has the family as its central focus. The classroom is always alive with activity, sounds, and conversation. The purpose of this curriculum is to help students make connections and make their learning relevant to their lives. One condition that makes this happen is teachers planning and teaching together. Teachers from different disciplines can work together to integrate the curriculum to help students make connections between family and consumer sciences coursework and math, science and language arts.

The teachers must be vocationally certified in Family and Consumer Sciences. Teachers should regularly attend in-service activities and conferences to update and upgrade teaching and content knowledge. Internships for the instructors are recommended to help them to keep current in business and industry techniques.

Sample Activities

The following activities, in addition to other activities and lessons, can be used as supplements to the curriculum framework to teach the competencies. These activities may be used as written or adapted to meet the needs and abilities of individual students. Teachers should consider other combinations and activities. FCCLA, (Family, Career, and Community Leaders of America) national projects and STAR event activities are an excellent way to teach the Adult Living competencies.

ACTIVITY #	ACTIVITY TITLE
Activity 1	Philosophy of Life
Activity 2	Characteristics of Positive and Negative Self-concept -- Transparency Master
Activity 3	Pat on the Back
Activity 4	Once Upon a Time...Introduction to Gender Roles
Activity 5	Values Discussion
Activity 6	Stress
Activity 7	Dating Rules
Activity 8	Harassment Awareness
Activity 9	The Ladder of Love
Activity 10	Types of Love
Activity 11	Loss, Grief/Death Etiquette
Activity 12	Linking Families and Communities
Activity 13	Qualities I Want in a Mate
Activity 14	Dual Income
Activity 15	When 2 Careers Plus Children Equals Stress
Activity 16	Murder Mystery Communication Game
Activity 17	Ethical Dilemmas
Activity 18	The Wheel of Life
Activity 19	Goal Tree
Activity 20	Community Service
Activity 21	TV Family Lifestyles
Activity 22	What is a Family?
Activity 23	The Game of Life
Activity 24	Stages and Developmental Tasks in the Family Life Cycle
Activity 25	Online School Assignments: Instructions for Teachers
Activity 26	The Price is Right
Activity 27	The Cost of a Child
Activity 28	When are You Ready?

ACTIVITY #	ACTIVITY TITLE
Activity 29	Media Messages
Activity 30	Wanted: A Good Parent
Activity 31	Fostering Self-Esteem Discussion
Activity 32	Building a Child's Self Esteem
Activity 33	Family and the Law
Activity 34	Living on Your Own
Activity 35	Show Me the Money!
Activity 36	Buying a Car – An Online Evaluation
Activity 37	Environmental Effects on Individuals and Families
Activity 38	Consumer Rights and Responsibilities
Activity 39	Consumer Complaints and Compliments
Activity 40	Experiential Consumer Activities
Activity 41	Making a Budget
Activity 42	Ethical Principles for Idaho Students
Activity 43	Character Quiz
Activity 44	Leadership – Profile of a Good Leader

The following is a list of the sample activities which correspond with the Adult Living curriculum framework competencies. This is *only* a guide. This list does not limit other possible combinations and should be used only as a reference. This chart shows which sample activities help teach more than one competency and also the variety of activities for a particular competency.

Competency	Sample Activity
01. Examine and Facilitate Personal Growth and Development	
01.01 Analyze Conditions that Influence Human Growth and Development	4, 6, 11, 14
01.02 Analyze Strategies that Promote Personal Growth and Development	1, 16, 18
01.03 Analyze the Impact of Self-Concept on Personal Growth and Development	1, 2, 3, 4, 5, 14, 19, 31
01.04 Analyze Functions of Individual Wellness on Personal Growth and Development	6, 7, 8, 9, 10, 19, 23
02. Develop and Maintain Healthy Relationships	
02.01 Analyze Functions and Expectations of Various Types of Relationships	6, 7, 9, 10, 11, 13, 15, 18
02.02 Analyze Personal Needs and Characteristics and Their Impact on Relationships	2, 5, 7, 9, 10, 13, 14
02.03 Demonstrate Communication Skills that Contribute to Positive Relationships	16, 17
02.04 Evaluate Conflict Prevention and Management Techniques	8
02.05 Demonstrate Ethical Standards that Guide Behavior in Interpersonal Relationships	17, 42, 43
02.06 Develop and Appreciation for Diverse Perspectives, Needs, and Characteristics of Individuals and Families	4, 14, 17, 18

02.07	Demonstrate Teamwork and Leadership Skills in the Family, Workplace, and Community	12, 44
02.08	Examine the Dimensions of Sexuality, Physical Intimacy, and Responsibility	7, 8
03.	Examine the Impact of Family Parenting Roles on the Well-Being of Individuals and Society	
03.01	Analyze Strategies to Manage Individual, Family, and Career Roles and Responsibilities	1, 12, 15, 19, 21, 23, 29, 33
03.02	Analyze the Impact of Individual and Family Participation in School and Community Activities	12, 18, 20, 2, 33
03.03	Analyze the Impact of the Family as a System on Individuals and Society	4, 5, 18, 21, 22, 23, 24, 25, 29, 30
03.04	Analyze Roles and Responsibilities of Parenting	24, 25, 27, 28, 29, 30
03.05	Examine Parenting Practices that Maximize Human Growth and Development	2, 3, 26, 30, 31, 32
03.06	Evaluate External Support Systems that Provide Services for Parent/Caregivers	12, 18, 20, 26, 27, 30, 33
04.	Develop Personal and Family Resource Management Skills	
04.01	Demonstrate Management of Individual and Family Resources	23, 24, 26, 27, 34, 35, 36, 38, 39, 40, 41
04.02	Analyze the Relationship of the Environment to Family and Consumer Resources	31, 37
04.03	Analyze Policies that Support Consumer Rights and Responsibilities	31, 37, 38, 39, 40
04.04	Evaluate the Impact of Technology on Individual and Family Resources	29, 33, 34

04.05	Analyze the Interrelationships of the Economic System and Consumer Actions	34, 41
04.06	Demonstrate Management of Financial Resources to Meet the Goals of Individuals and Families Across the Lifespan	5, 40, 41
05.	Analyze Career Options in Family and Community Services	
05.01	Demonstrate Employable Skills in Community and Workplace Settings	8, 16, 17, 42, 43, 44
05.02	Explore Family and Community Services Career Pathways	44, 37
05.03	Employ Decision-Making Skills to Career Choices	

01. EXAMINE AND FACILITATE PERSONAL GROWTH AND DEVELOPMENT

Competencies	Activities
01.01 Analyze Conditions that Influence Human Growth and Development	4, 6, 11, 14
01.02 Analyze Strategies that Promote Personal Growth and Development	1, 16, 18
01 .03 Analyze the Impact of Self-Concept on Personal Growth and Development	1, 2, 3, 4, 5, 14, 19, 31
01 .04 Analyze Functions of Individual Wellness on Personal Growth and Development	7, 8, 9, 10

RESOURCES

Books

- *A Second Helping of Chicken Soup for the Soul* – Jack Canfield, Mark Victor Hansen, 1995.
See: the Cowboy Story – This short story deals with goal setting.
- *Activities That Teach* – Tom Jackson, 1993. Red Rock Publishing.
ISBN: 0-9664633-1-5 To order, call: 1-888-588-7078

Videos

- **Rudy** (1993) PG
Sean Astin stars in this heart-warming true story of a blue-collar kid who is committed toward realizing his dream of becoming a football player for Notre Dame despite tremendous obstacles. This movie deals with goal setting and self-esteem.
(Key Competency: 1.01, 1.03)
- **Sandlot** (1993) PG
This movie set in the 60's follows the young sandlot baseball team and deals with the issues they face in accepting others, friendships, and facing their fears.
(Key Competency: 1.03, 2.01)

- **Quarterback Princess** (1985) Not Rated.

Tami Maida (Helen Hunt) is an ordinary, average high school girl with an extraordinary dream. She wanted to play quarterback on her high school football team. Her valiant struggle to realize that dream provides an inspiring drama.

(Key Competency: 1.01, 1.02, 1.03)

Other Resources

- Idaho State Library

325 West State

Boise, Idaho 83702

Reference Desk: 208-334-2150

- BioDots International Inc.

P.O. Box 2246

Indianapolis Indiana, 46206

Phone: 1-800-272-2340 / FAX: 317-931-0488

Packages of 100 / \$10.00 each, 400+ \$7.50 each

BioDots are small round stickers that determine if your body/temperature is reacting to a stressful situation by monitoring color change due to fluctuations in temperature. Have students monitor throughout class or throughout the day. (Key Competency: 1.01, 1.04)

Web Sites

- Mission Statement Builder for Teens

Franklin Covey (Key Competency: 1.02)

www.franklincovey.com

02. DEVELOP AND MAINTAIN HEALTHY RELATIONSHIPS

Competencies	Activities
02.01 Analyze Functions and Expectations of Various Types of Relationships	6, 7, 9, 10, 11, 13, 15, 18,
02.02 Analyze Personal Needs and Characteristics and Their Impact on Relationships	2, 5, 7, 9, 10, 13, 14
02.03 Demonstrate Communication Skills that Contribute to Positive Relationships	16, 17
02.04 Evaluate Conflict Prevention and Management Techniques	8
02.05 Demonstrate Ethical Standards that Guide Behavior in Interpersonal Relationships	17, 42, 43
02.06 Develop an Appreciation for Diverse Perspectives, Needs, and Characteristics of Individuals and Families	4, 14, 17, 18
02 .07 Demonstrate Teamwork and Leadership Skills in the Family, Workplace, and Community	12, 44
02 .08 Examine the Dimensions of Sexuality, Physical Intimacy, and Responsibility	7, 8

RESOURCES

Books/Manuals

- *Sexual Harassment in the Schools - A Resource Guide for Administrators and Teachers.* Silver, Shirley (April 1998). State Division of Vocational Education.

- *The 7 Habits of Highly Effective Families* - Steven R. Covey, Sandra Merrill Covey (1998).

ISBN: 0307440850

Steven R. Covey presents a practical and philosophical guide to solving the problems--large and small, mundane and extraordinary--that confront all families and strong communities. By offering revealing anecdotes about ordinary people as well as helpful suggestions about changing everyday behavior, *The 7 Habits of Highly Effective Families* shows how and why to have family meetings, the importance of keeping promises, how to balance individual and family needs, and how to move from dependence to interdependence

- *The Way they Learn* - Cynthia Ulrich Tobias (1996).

ISBN: 1561794147

Cynthia Tobias introduces the variety of learning styles that shape the way students interpret their world. Once these approaches are understood, parents and teachers can help children maximize their learning strengths.

Videos

- **Kramer vs. Kramer** (1979) PG

This drama remains relevant today for couples of any generation. Dustin Hoffman and Meryl Streep star in this movie dealing with the failure of their marriage and the tumultuous shift of parental role. An excellent film that looks at divorce, child custody, and the emotional toll each takes on the family.

- **My Life** (1993) PG-13

Michael Keaton plays a successful ad executive, whose wife (Nicole Kidman) is pregnant, learns he is dying and doesn't know how to deal with the unfinished business in his life (particularly his feelings of anger toward his family) or the fact that he may not see his child. This film deals with the issues of coping with grief and death.

03. EXAMINE THE IMPACT OF FAMILY AND PARENTING ROLES ON THE WELL-BEING OF INDIVIDUALS AND SOCIETY

Competencies	Activities
03.01 Analyze Strategies to Manage Individual, Family, and Career Roles and Responsibilities	1, 12, 15, 19, 21, 23, 29, 33
03.02 Analyze the Impact of Individual and Family Participation in Community Activities	12, 18, 20, 22, 33
03.03 Analyze the Impact of the Family as a System on Individuals and Society	4, 5, 18, 21, 22, 23, 24, 25, 29, 30
03.04 Analyze Roles and Responsibilities of Parenting	24, 26, 27, 28, 29, 30
03.05 Examine Parenting Practices that Maximize Human Growth and Development	2, 3, 16, 30, 31, 32
03.06 Evaluate External Support Systems that Provide Services for Parents/Caregivers	12, 18, 20, 26, 27, 30, 33

RESOURCES

Books

- *The Kid's Guide to Service Projects.* Barbara A. Lewis (1995). Free Spirit Publishing, Inc. ISBN# 0-915793-82-2.
Over 500 service ideas are given for young people who want to make a difference in their communities, states, and country.

Organizations

- **The Children's Alliance of Idaho**
200 N. 4th Street, Suite 20
Boise, ID 83702
Contact: Harriet Shaklee, President of the Board of Directors
Internet: Hshaklee@uidaho.edu

Web Sites

- **University of Idaho Cooperative Extension Publications**

<http://info.ag.uidaho.edu/catalog/Family/living.htm>

This web site includes free and lowcost publications about family and consumer issues. Many publications are ready to download from this web site. *Quality Child Care*, *Child Guidance*, *Coping with Loss & Grief*, *Disciplining Preschoolers*, and *Families in Crisis* are just a few of the publications available.

- **Baby Center**

www.babycenter.com

This site offers a complete resource for pregnancy and baby. Created by parents and reviewed by doctors and other experts, it contains current articles, answers to thousands of questions, week-by-week information, a baby name finder, connections with other parents online, and more.

- **Parent Time**

www.parenttime.com

Here you'll find parenting information customized to the age of your child. ParentTime includes online advice from experts such as Dr. Bill and Martha Sears, lactation consultant Kathleen Huggins, R.N., satirist Pam Satran, pediatrician Dr. Nancy Snyderman and even Dr. Ruth Westheimer. Other features include parenting polls, bulletin board, chats, and more.

- **The National Parenting Center (TNPC)** www.tnpc.com

This is in a large magazine format with news on medical and behavioral issues in parenting. The site provides advice from a variety of experts in the field of child development. Chat rooms on specific topics are available, as well as a shopping area for related products.

- **Family.com**

www.family.com

This Disney owned site places its emphasis on entertaining children. The “Go Local!” guide highlights activities for kids in every region of the country.

- **Family Education Network**

www.familyeducation.com

FEN picks up where many parenting sites leave off – just as a child enters school – and offers information on a vast array of information. This site also features links to local school districts.

- **KidSource**

www.kidsource.com/index.html

This site is an excellent source of information on children of all ages. Activities for infants, toddler and preschool age children, as well as other educational and health information are also included.

Television Programs

- **Parenting Works! Public TV**

This series of 13 half-hour programs features a diverse group of parents of young children and a guest host. Common concerns are addressed (including siblings, learning, balancing work and family). Also available on video.

- **What Every Baby Knows Lifetime Cable**

Hosted by well-known pediatrician, Dr. T. Berry Brazelton, this half-hour show features expectant parents and parents of young children who discuss their concerns and questions. The advice is reassuring and practical. Valuable information about pre-natal, infant, and parent development is presented.

- **Parenting Today CNN**

Each week, CNN prepares a half-hour news show on parenting. The segments are tied to the news or events occurring that week, filled with material on related subjects. This program does a good job presenting both sides of the issue. Emphasis is on new products, trends, services, etc. for parents.

Videos

- **She's Having a Baby (1988) PG-13**

Kevin Bacon and Elizabeth McGovern stars in the story of the trials and tribulations of a newly married young couple as they embark on in a life of marriage, domestic life, and impending parenthood. This movie deals with the issues of parenthood and also infertility.

(Key Competency: 1.02, 2.02, 3.01, 3.04, 3.05, 3.06)

- **For Keeps (1988) PG-13**

Molly Ringwald plays an industrious teen headed for college who finds herself pregnant and must quickly face adult responsibilities. The issues of teen parenthood, teen relationships and marriage, and pregnancy are dealt with. (Key Competency: 1.04, 2.01, 2.07, 3.02, 3.04, 3.05, 3.06)

04. DEVELOP PERSONAL AND FAMILY RESOURCE MANAGEMENT SKILLS

Competencies	Activities
04.01 Demonstrate Management of Individual and Family Resources	23, 24, 26, 27, 34, 35, 36, 38, 40, 41
04.02 Analyze the Relationship of the Environment to Family and Consumer Resources	31
04.03 Analyze Policies that Support Consumer Rights and Responsibilities	31, 38, 39, 40
04.04 Evaluate the Impact of Technology on Individual and Family Resources	29, 33, 34
04.05 Analyze the Interrelationships Between the Economic System and Consumer Actions	34, 41
04.06 Demonstrate Management of Financial Resources to Meet the Goals of Individuals and Families Across the Life Span	5, 40, 41

RESOURCES

Curriculum/brochures/etc.

- Consumer Information Center
1-888-8-PUEBLO
<http://www.pueblo.gsa.gov>
Call the number above to receive their FREE information catalog filled with hundreds of consumer-related publications at low or no cost, or log on to the web address above and order information over the Internet.

- 1998-1999 Consumer's Resource Handbook
Consumer Information Center / 1-800-8-PUEBLO
- Consumer Protection Unit
Idaho Office of the Attorney General
PO Box 83720
Boise, ID 83720-0010
208-334-2424 or 1-800-432-3545
PAMPHLETS: Consumer Information for Young Adults – Are you Getting Ripped Off?
Idaho Consumer Protection Manual - FREE
How to Inspect a Used Car - FREE
Taking the Scare out of Auto Repair – FREE
- VISA – Choices and Decisions – Taking Charge of Your Life
1-800-222-1385
A free curriculum guide and videodisc are available for teachers on consumer choices and decision facing teens.
- Life Smarts – The Ultimate Consumer Challenge
<http://www.lifesmarts.org>
1-973-377-8987
Joan Moir – Project Coordinator ncce@gti.org
The Ultimate Consumer Challenge is an educational game show competition that teaches high school students about consumer and marketplace issues.
- Understanding Taxes - A High School Program
1-800-829-1040 (Idaho)
Call the number above to receive a free copy of Teacher's Resource Kit and current and future revisions.
- High School Financial Planning Program
<http://www.nefe.org> – 1-303-224-3511
National Endowment for Financial Education
4695 S. Monaco St.
Denver, CO 80237-9854
Call, write, or log onto the home page above to receive more information about this FREE, wonderful hands-on program dealing with sound money management for students.

- Shop Smart! Supermarket Shopping in the 90's
<http://info.ag.uidaho.edu/catalog> – 1-208-885-7982
 This is an easy-to-use handbook that provides instructors with lessons and materials for a 30-minute class on how consumers with limited resources can get the most nutrition for their money. It includes handouts, transparencies, samples, and a 12-minute video all in a three-ring binder. Now in its third printing. 1996.
 Order # 1037 - \$30.00 / Also available for free by downloading using Adobe Acrobat.
- Coming to Grips with Your Finances – Using Credit Wisely
<http://info.ag.uidaho.edu/catalog>
 To Order: 1-208-885-7982
 Also available for free by downloading using Adobe Acrobat.
- Coming to Grips with Your Finances – Savings and Investments
<http://info.ag.uidaho.edu/catalog>
 To Order: 1-208-885-7982
 Also available for free by downloading using Adobe Acrobat.

Web Sites

- Tax Interactive
<http://www.irs.gov/taxi>
 An online interactive magazine for teenagers to help understand taxes.
- Consumer Product Safety Commission
<http://www.cpsc.gov>
- Country-wide Online Rental Guide
<http://www.rent.net>
- Kelly Blue Book – online
<http://www.kbb.com>
- National Highway Traffic Safety Administration
<http://www.nhtsa.dot.gov>
- Department of Transportation
<http://www.dot.gov>
- PBS web site – Affluenza Homepage
<http://www.pbs.org/affluenza>

- Online Automobile Information Guide
<http://www.autoweb.com>
- CNN Interactive
<http://www.cnn.com>
- MSNBC
<http://www.msnbc.com>
- Consumer World
<http://www.consumerworld.com>
- College Financial Aid
<http://www.finaid.com>
- University of Idaho - College of Agriculture Extension Publications
<http://www.info.ag.uidaho.edu/catalog>
This sight provides a variety of lessons on family and consumer issues, including family finances th can either be purchased for a small fee, or downloaded for FREE off of the website. Lessons include; Savings and Investments, Financial Action Plans, Using Credit Wisely, Smart Shop! Supermarket Shopping in the 90's, etc.

Videos

- **Money Pit** (1986) PG
Tom Hanks and Shelley Long star in this movie that deals with the financial constraints and burdens that come with repairing and rebuilding their “dream house” which ends up being a lemon of a house.
- Credit Wise: Coming to Terms
Office of Public Responsibility
American Express Company
200 Vesey Street
New York, NY 10277-0226
This is a video presentation of the American Express Financial Responsibility program on issues relating to credit.

- “Affluenza”

Bullfrog Films 1-800-543-FROG (3764)

bullfrog@igc.org

Affluenza is a one-hour television special that explores the high social and environmental costs of materialism and over consumption. On the web site you can learn more about the show, get an Affluenza diagnosis and check out resources for treatment. Don't miss the Teacher's Guide, available only on the Web site.

Guest Speakers

- Neighborhood Housing Services, Inc.

Mr. Lucien Semaha

416 S. 8th Street, Suite 101

Boise, ID 83707

(208) 343-4065

FAX (208) 343-4963

boisenhs@primenet.com

“Steps to Homeownership” seminars offered, or a variety of resource materials.

05. ANALYZE CAREER OPTIONS IN FAMILY AND COMMUNITY SERVICES

Competencies	Activities
05 .01 Demonstrate Employable Skills in Community and Workplace Settings	8, 16, 17, 42, 43, 44
05.02 Explore Family and Community Services Career Pathways	44
05.03 Employ Decision-Making Skills to Career Choices	

RESOURCES

Textbooks

- Jackson, Lee. *Careers in Focus – Family and Consumer Sciences*. 1997. Goodheart-Willcox. ISBN # 1-56637-360-3

Curriculum

- The Get Real Game
National Work-Life Center
<http://www.realgame.ca>
Available fall 1999. \$195.00 for the reusable Resource Guide.
The Get Real Game is an experiential and interactive career exploration program which allows students to take on occupational roles where they learn about issues they will face in the real world. Students make choices, learn about the implications of their choices, and participate in community life in a safe, supportive environment.

Catalogs

- Nimco Family and Consumer Science Resources Catalog
1-800-962-6662
www.nimcoinc.com
Special catalogs are available on topics including: food service/culinary arts, custodial and housekeeping, child care, and interior design.

Activity 1: Philosophy of Life

Competencies addressed by this activity:

- 01. Examine and Facilitate Personal Growth and Development**
 - 01.02 Analyze Strategies that Promote Personal Growth and Development
 - 01.03 Analyze the Impact of Self-Concept on Personal Growth and Development

- 03. Examine the Impact of Family Well-Being of Individuals and Society**
 - 03.01 Analyze Strategies to Manage Individual, Family, and Career Roles and Responsibilities

Philosophy of Life

INTRODUCTION

At the close of this class, there will be many exciting and sobering experiences that lay ahead of you. Many of you will marry and have children, some of you will become famous, and some may become very wealthy. However, there will also be many difficult experiences you may face in your future. Some of you will experience the death of a spouse or child while you are very young. Some of you will give birth to severely disabled children. Some of you will experience serious illness or injury yourselves. One thing is for certain; there will be great joys and great sorrows in each of your lives. There will be big things and little things to conquer. Each of you carries within you somewhere a strength you may not know you have. You carry a certain PHILOSOPHY of LIFE that is uniquely yours. It will mold your future and help you get what you want. It will help you through the worst of times and give you reason to be proud through the best times.

DIRECTIONS

Your assignment is to write your “Philosophy of Life”. It must be handwritten in ink. There is no specified number of pages, but the assignment should express your feelings about life and how to achieve what you want. This should not be just a listing of your life goals or of the things you will do and have (i.e. I will go to college, I will get a degree in accounting, I will own my own business by the age of twenty-five and make my first million by age thirty-four). You may use quotations or poetry if you wish, but they must represent your personal feelings.

ADDITIONAL RESOURCE

Teen Mission Statement Builder <http://www.franklincovey.com>

(Following are examples you may wish to share to help the students get a better idea of what is expected.)

EXAMPLE # 1

When I was younger, I had a church leader, Cathy, whom I admired greatly. I was not alone. All the women in the neighborhood marveled at how clean her house always was; how well behaved her children were; and how talented, brilliant, and organized she was. She had three small children and white carpeting throughout her entire home. She had been slightly overweight at one time and had started an exercise program consisting of walking and jogging five miles each day. (She continued this program regularly and successfully now for about five years.) She always looked great in public. She was always ready to take on any task or assignment.

She sang and played the piano beautifully. She was someone you could love to hate if she were not so nice. I was at a meeting with other young high school girls in her home when an interesting conversation came up. Many of us were complaining about all the demands placed on us. We all felt the pressure of doing well in school, performing well in our outside lessons and activities, filling church assignments, and doing what our parents expected us to do, not to mention our important social lives. When Cathy went to

high school, she had been one of those teens who did it all, just as we were. She spoke gently, but firmly, to us and at the end of the conversation, the message was very clear. If you want something, GO GET IT. If you want to play the piano, practice and work at it, GO GET IT. If you want good grades, and study hard, GO GET IT. If you want to lose weight, get on a sensible eating plan, exercise, and STICK TO IT – GO GET IT. If you want a clean house, clean it. GO GET IT. The realization hit. There are no magic potions, no little elves. If you want something, it's up to you. If you want something, GO GET IT.

EXAMPLE # 2

The head basketball coach of Indiana University, Bobby Knight, has a saying on his wall that reads, "Discipline is: doing what has to be done, when it has to be done, the best that it can be done, and doing it all the time." It is my opinion that this is why Bob Knight has had many of the successes that he has had in his lifetime.

While I have not yet mastered this type of discipline, I believe that this type of philosophy will bring me closer to the things that I want in life, and I am working very hard on it. It works in almost every facet of life.

If you want good grades, do each assignment when it has to be done, the best that it can possibly be done, and do each assignment that way all the time. What type of grades do you think this kind of approach would result in?

If you want to be the best player on the team, do exactly what the coach asks, when he asks, the best you can possibly do it, and do it that way all the time. Imagine a coach's response to this kind of practice and play.

What type of effect do you think this would have on the financial stability of a home? Pay each bill, when it is to be paid, and do it that way every time. What type of credit rating might this person have when it comes time to get a loan from a bank?

What about the effect on a house and yard? Cleaning or doing the yard work, when it needs to be done, the best that it can be done, and doing it that way all of the time.

With good grades, think of what a good paying job one might get. With all the bills paid and all the housework efficiently done, think of all the peace of mind and free time to get away and have fun, without dreading going home because of the mess you left behind.

This philosophy will allow you to be the best that you can be.

STUDENT EXAMPLE:

I have a collection of thoughts and poems that I often reflect on for inspiration in my life. These are works of other people and those of my own. This way I can compare ideas, learn from others, and preserve my own feelings.

One of my favorite thoughts is as follows: “Success is not achieved by traveling the worn path but by discovering new ones.” This says two things to me. First, it is important to branch out, try new things, and have variety. This makes a person interesting to be with and also very knowledgeable. I would rather know something from many fields than everything about one. The other thing I learned from this thought is to lead out. Don’t follow the crowd, but be yourself and be self-reliant. I’ve always been a very independent individual, and though it’s not made me a real popular person, I tend to “do my own thing.”

Another thought I often refer to is: “Perfect, lasting happiness cannot be achieved if the things one believes in are different than the things one does.” I really believe in this. As the cliché goes, “Honesty is the best policy,” and I feel integrity is the truest form of honesty. Although I am not perfect in this area, I always try to be as up front and sincere as possible with people. It saves a lot of trouble in the long run.

Many consider this to be a religious value, and I guess it could be true. Religion does play a major role in my philosophy of life. It gives me standards and values to live by and goals to better myself with. I will always have strong beliefs and be willing to stand up for them.

Some people have referred to me as a perfectionist. Sometimes this word has a negative connotation, but I feel it is essential for one to strive for perfection. I thrive on achievement and excellence. That’s mostly what keeps me going – being the best possible me. I’m always trying to do new things well to make my life a success. As another of my well-loved thoughts states, “You are never given a wish without also being given the power to make it come true.”

My River of Life

I am like the water, which moves through life, a flowing stream,
Passing by the milestones, the memories of completed dreams.
I flow into a river; I grow in a body, mind, and soul,
The twists and turns of living, variety that makes me whole.
Traveling the rapids, the tests and trials, along my way,
But like the mighty current, they make me stronger day by day.
I smooth the gaffed edges as I pass o’er the bed of stone;
Easing others’ troubles, seeds of service that I have sown.
I come to many junctions, the choices that I have to make;
Composing my own future, affected by each path I take.
Seeking for achievement, I continue on my quest,
That I might look back someday and know in life I’ve done my best.

Julie Davis, Sky View High School

Activity 2: Characteristics of Positive and Negative Self-Concept–Transparency Master

Competencies addressed by this activity:

01. Examine and Facilitate Personal Growth and Development

01.03 Analyze the Impact of Self-Concept on Personal Growth and Development

02. Develop and Maintain Healthy Relationships

02.02 Analyze Personal Needs and Characteristics and Their Impact on Relationships

03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society

03.05 Examine Parenting Practices that Maximize Human Growth and Development

CHARACTERISTICS Of A POSITIVE SELF-CONCEPT

- * I am an okay person.
- * I can do anything I really want to do.
- * I have definite strengths and abilities.
- * I see myself as being as good or better than my friends.
- * There are many ways to solve a problem.

CHARACTERISTICS OF A NEGATIVE SELF-CONCEPT

- * I am so stupid.
- * Why try? I could never do it anyway.
- * I cannot do anything right.
- * I am not nearly as good as my friends.
- * I knew my plan would not work.

TIPS FOR BUILDING SELF-ESTEEM

1. Identify with people, books, videos, television shows, etc., that build your self-esteem.
2. Build up others – give sincere compliments often.
3. Think positively.
4. Set and achieve goals.
5. Do something challenging each day.
6. Look your best.
7. Eat correctly.
8. Do something for someone else.
9. Learn a new skill.
10. Act as if you possess traits you would like to have.
11. Observe self-confident people.
12. Handle things one at a time.
13. Use criticism constructively.
14. Ask for help – take advantage of learning opportunities.
15. Improve your personal living space.
16. Allow personal growth time each day.
17. Post self-improvement reminders in obvious places.
18. Do not say negative things about yourself.
19. Reward yourself often.
20. List your accomplishments each evening.
21. Volunteer to share your skills with others.

Activity 3: Pat on the Back

Competencies addressed by this activity:

- 01. Examine and Facilitate Personal Growth and Development**
 - 01.03 Analyze the Impact of Self-Concept on Personal Growth and Development
- 03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society**
 - 03.05 Examine Parenting Practices that Maximize Human Growth and Development

Building Self-Esteem "Pat on the Back"

DIRECTIONS

Begin by giving each student in the class a verbal compliment as a way of re-introducing the students to each other. On the sheet of paper with squares on it, write a student's name in each line, and then make enough copies for each student to have an entire sheet. During the week, have each student write one positive thing about each of the other students on their respective line. The sheets should then be turned in to the teacher. The teacher should cut the sheets apart and give each student comments written about him/her by the other class members. Explain that some students may not have written anything about others because they do not know them well enough to write anything. (This also allows time for the teacher to censor any inappropriate comments.)

You may wish to cut the compliments apart and place them in a small envelope for each student along with a small candy bar sealed with a sticker. Pass the envelopes out at the end of class. This will stop the students from comparing their compliments (what kind and how many) with each other.

Supplemental Resource:

Reader's Digest, "All the Good Things," 1991, October, Sister Helen P. Mroska, pages 49-52.

Pat on the Back

Activity 4: Once Upon a Time...Introduction to Gender Roles

Competencies addressed by this activity:

- 01. Examine and Facilitate Personal Growth and Development**
 - 01.01 Analyze Conditions that Influence Human Growth and Development
 - 01.03 Analyze the Impact of Self-Concept on Personal Growth and Human Development
- 02. Develop and Maintain Healthy Relationships**
 - 02.06 Develop an Appreciation for Diverse Perspectives, Needs, and Characteristics of Individuals and Families
- 03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society**
 - 03.03 Analyze the Impact of the Family as a System on Individuals and Society

Activity:

4

Once Upon a Time.....

An Introduction to Gender Roles

DIRECTIONS

As a group, provide the names of the following characters from the fairy tales listed. Then answer the questions at the bottom of the page.

FAIRY TALE	HERO	HEROINE	EVIL ONE
Cinderella			
Snow White			
Rapunzel			
Beauty & the Beast			
Little Mermaid			
Aladdin			
Sleeping Beauty			
Peter Pan			

How are the females stereotyped? (Try to list at least 5 ways)

How are the males stereotyped? (Try to list at least 5 ways)

TEACHER KEY

Once Upon a Time.....

An Introduction to Gender Roles

DIRECTIONS

As a group, provide the names of the following characters from the fairy tales listed. Then answer the questions at the bottom of the page.

FAIRY TALE	HERO	HEROINE	EVIL ONE
Cinderella	Prince	Cinderella	Wicked Stepmother
Snow White	Prince Charming	Snow White	Wicked Queen Witch
Rapunzel	Prince	Rapunzel (lettuce)	Witch
Beauty & the Beast	Beast	Belle	Gaston
Little Mermaid	Eric	Arielle	Ursula
Aladdin	Alladin Prince Ali	Jasmine	Jafar
Sleeping Beauty	Phillip	Aurora	Maleficent
Peter Pan	Peter	Wendy	Captain Hook

How are the females stereotyped? (Try to list at least 5 ways)

How are the males stereotyped? (Try to list at least 5 ways)

Once Upon a Time....

DIRECTIONS

In this activity, each student is to write his/her own fairy tale where he/she is the hero/heroine. Give the class about 15-20 minutes to do this. Tell them that they can start the story in the usual way (once upon a time...) and end in the usual way (and they lived happily ever after....).

After the students finish writing, ask for volunteers to share their fairy tales with the class. (The teacher may choose to read them without revealing the names of the students who wrote them).

Have students look at their stories as you ask the following questions. The student can circle the answer to each question if it appears in the story.

Of the **main characters** in their personal fairy tales:

1. How many were single parents?
2. How many lived in poverty?
3. How many were divorced?
4. How many abuse their spouse, children, girlfriend, and boyfriend?
5. How many male characters were out of work?
6. How many female characters worked outside of the home?
7. How many families were headed by women?
8. How many lived in an apartment?
9. How many were pregnant before marriage?
10. How many were receiving job training?
11. _____
12. _____

Use these questions to help the students understand how fairy tales can portray an unrealistic picture of life and gender roles.

- What do these fairy tales tell us about life? Marriage? Working? Relationships?

Activity 5: Values Discussion

Competencies addressed by this activity:

- | | |
|------------|-----------------------------------------------------------------------------------------------------------------|
| 01. | Examine and Facilitate Personal Growth and Development |
| 01.03 | Analyze the Impact of Self-Concept on Personal Growth and Development |
| 02. | Develop and Maintain Healthy Relationships |
| 02.02 | Analyze Personal Needs and Characteristics and Their Impact on Relationships |
| 03. | Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society |
| 03.03 | Analyze the Impact of the Family as a System on Individuals and Society |
| 04. | Develop Personal and Family Resource Management Skills |
| 04.06 | Demonstrate Management of Financial Resources to Meet the Goals of Individuals and Families Across the Lifespan |

“Some believe the greatest threat to our national security and future comes from no external enemy but from the enemy within – in our loss of strong moral and community values and support.”

The Measure of Our Success, 1992, Marian Wright Edelman

Values Discussion

What are Values?

Qualities, characteristics, or ideas about which we feel very strongly.

Our values affect our decisions, goals, and behavior.

A belief or feeling that something or someone is worthwhile.

Values define what is of worth, what is beneficial, and what is harmful.

Values are standards to guide our actions, judgments, and attitudes.

Where do you get Values?

Values come from our homes, school, society, friends, TV, church, music, books, families, culture, employers, time periods in which you were raised.

Your age will greatly influence your values. Different people and things influence you at different ages:

Ages 1-7 parents

Ages 8-13 teachers, heroes (sports, rock, TV)

Ages 14-20 peers (values because of peers or peers because of values?)

Ages 21 + your values are established, but you may test your values from time to time.

Characteristics of Values:

Values are personal.

Our actions point to what we really value instead of what we think we value.

Our values, attitudes, and beliefs condition our perception of the world.

Our values give a particular direction and consistency to our behavior.

Apathy and inconsistent behavior may indicate value conflicts or an absence of values

Values may change as our experiences change.

Problems are value-clarifying exercises in disguise.

When faced with alternatives, our values determine our choice.

Respecting someone else's value system encourages his/her respect for my values.

Interpersonal relationships make us think and compare our values very carefully.

Often we are more accurate value indicators than our thoughts.

We make value assumptions about most everything we encounter.

What we value gives us our identity.

Values establish a relationship between the world and us.

Value priorities are always subject to change.

Values are freely chosen only if they are chosen from recognized alternatives.

Values vs. Facts:

There is a difference between values and facts. Values are things we feel "should," "ought," or "are supposed to" influence our lives. Facts simply state what actually are. It is easy to confuse values with facts. For example:

FACT: Many people are active in a specific religion
VALUE: All people should be active in a specific religion

FACT: The most economical time to buy clothing is when the seasons change and the prices are reduced.
VALUE: The best time to buy clothing is when the prices are discounted.

A value is a statement of one's personal beliefs. A fact is established by observation and measurement.

THERE ARE MANY TYPES OF VALUES:

MORAL VALUES: What is right or wrong; thoughts or codes by which to live.

AESTHETIC VALUES: Values that reflect your feelings about what has beauty in nature and life. They reveal appreciation for the way things look, sound, feel, taste, and smell.

MATERIAL VALUES: Material values reflect the possessions we own and the things on which we spend our money.

INTRINSIC VALUES: Intrinsic values are things or ideas that have value to us in their own right; the end not the means. For example, a friend has intrinsic value because of her character or personality. An antique car is valued for its beauty.

EXTRINSIC VALUE: Some values are important because they may help us gain other values or desired results. For example, you value one friend because that friend can help you be popular or you value your antique car because of its monetary value.

UNIVERSAL VALUES: Universal values are values on which all or most people agree, such as equality, justice, worldwide brotherhood, respect of self and others.

GROUP SPECIFIC VALUES: Group specific values are those that differ from state to state or region to region. For example, U.S. citizens value time and are always in a hurry; Europeans value people and spend more time talking.

Why are values so important? What is their purpose?

Values are the basis of our entire lives. We should make goals and decisions based on the values we hold dear.

Activity:

Have students identify personal values they have and list them in order of importance. (see values transparency master).

VALUES

family	religion	money	marriage
travel	education	recreation	sports
honesty	winning	independence	close friends
many friends	popularity	health	fitness
beauty	status	career	peace
happiness	boyfriend	girlfriend	adventure
love	security	children	patriotism
creativity	courage	intelligence	freedom
kindness	power	loyalty	prestige
fidelity	trust	sharing	work ethic
punctuality	dependability	charity	luxury
influence	recognition	helpfulness	new experiences
earth	comfort	order	excitement

making it on my own	getting good grades
preparing for my future	getting along with my parents
getting married	living my religion
being artistic or creative	making money
being popular with my friends	having a meaningful relationship
having my own car	getting a job I really like
being good at sports	having children

Exploring Your Family Values

Name: _____ Class: _____

What does your family tell you about:

1. Grades in school:
2. Being male/female:
3. Dating:
4. Using drugs or alcohol:
5. Graduating from high school:
6. Getting married:

7. Relationships:
8. Getting a job:
9. Going to college:
10. Making money:
11. Having children:

After writing your perception of each of the above values, ask an adult in your family about at least three of the above values. Did your perception agree with theirs?

What family values do you want to pass on to your children?

Activity 6: Stress

Competencies addressed by this activity:

01. Examine and Facilitate Personal Growth and Development

01.01 Analyze Conditions that Influence Human Growth and Development

01.04 Analyze Functions of Individual Wellness on Personal Growth and Development

02. Develop and Maintain Healthy Relationships

02.01 Analyze Functions and Expectations of Various Types of Relationships

Stress

The first thing we need to do is evaluate stress itself. There are countless books and research projects on stress. For our purposes, we are going to keep it fairly simple and direct. However, if you are having a great deal of difficulty in dealing with stress, you may wish to pursue this topic through your own investigative reading, classes, or counseling.

The term “stress” actually refers to the body’s reactions to any demand placed upon it. Stress can be good or bad. If stress stimulates you to work harder or challenges you to be a more productive person, it may be healthy and helpful. However, when stress becomes overwhelming and causes you to feel that you have lost control, then it becomes a detriment and limits your ability to function.

If stress is your body’s reaction to demands put upon it, we need to introduce a new term that labels what the demand really is. The **stressor** is the activity, emotion, or responsibility, which is placing a demand upon you and causing stress. It may be anything, from a decision of which dress to buy for prom to remaining true to the values you hold dear. It can be related to school, home, work, friends, dating, physical appearance, drugs and alcohol, etc.

DEALING WITH STRESSORS

1. **Identify the stressor** (recognize what it is that is causing the stress.) Have students identify things that cause stress for them. Below are some ideas:
 - fighting parents
 - divorce
 - death
 - a new baby in the house
 - breaking up with a partner
 - the oil light going on in your car
 - having an argument with someone
 - losing your keys
 - passing a police car when you are speeding
2. **Identify your control over the stressor.** This may take some thinking and some honesty. Sometimes the stressor comes from an outside force, and sometimes it is a result of choices we make and is self-inflicted. For example, there is nothing you can do about your parents’ fighting or dying. These are stressors that you cannot control. You have control over how you care for your car, how fast you drive, how you treat your friends and family, how organized you are, etc.

3. **Identify whether you can eliminate the stressor; if you can, do so.** For example, don't drive so fast, decide to spend less money so you don't have to work such long hours, take good care of your body.
4. **If you cannot eliminate the stress, then build your skills to deal with it.**

Lets review how good we are identifying stressors and their sources.

EXAMPLE: You are stressed about the test you are going to take in biology today. A first response may be that the biology test is causing you stress. If the biology teacher did not give you adequate warning that a test was coming up, then the teacher may be the stressor. But if you have known for several days that you were going to be having a test, you need to look a little closer at yourself. You are stressed because you don't think you will do well on the test. You don't think you'll do well on the test because you are unprepared. You are unprepared because you didn't have time to study. What were you doing the past three nights? As you examine how you spend your time, you will find that you really are in control of your stress, if you choose to be.

There are many symptoms that tell us we are under too much stress. Let's identify the most common symptoms (see transparency master).

Symptoms of Stress

Accident prone	Increased heart rate
Anger/irritability	Insomnia
Anxiety	Lack of interest in life
Apathy	Leg wagging
Blushing	Lip biting
Chain smoking	Lump in throat
Clammy hands	Menstrual irregularities
Clenched fists	Muscle spasms/tightness
Continual boredom	Nausea
Depression	Nervous cough
Desire to run away	Nightmares
Diarrhea/constipation	Procrastination
Dry mouth	Rocking back and forth
Eating disorders	Shaking
Fatigue/weariness	Sighing
Feeling faint	Sleeping disorders
Fingernail biting	Stomach cramps
Guilty feelings	Stroking face
Hair-twirling/pulling	Talking too much
Headache	Talking too fast
Heart palpitations	Tearful
Hyperactive/listless	Temper flare-ups
Hypochondria	Tic in eye or elsewhere
Inability to be alone	
Inability to talk	

Stress Tally

Name _____

Class _____

A. My five greatest stresses are:

- 1.
- 2.
- 3.
- 4.
- 5.

B. The five ways I react to stress are:

- 1.
- 2.
- 3.
- 4.
- 5.

C. The five skills I use to cope with stress are:

- 1.
- 2.
- 3.
- 4.
- 5.

D. The five ways I like to relax are:

- 1.
- 2.
- 3.
- 4.
- 5.

E. The five most important skills I need to learn about stress are:

- 1.
- 2.
- 3.
- 4.
- 5.

Methods of Coping

- 1. Change your life style**
- 2. Learn progressive muscle relaxation**
- 3. Use mental imagery**
- 4. Get adequate rest**
- 5. Learn relaxation techniques**
- 6. Eat a proper diet**
- 7. Get regular exercise**
- 8. Develop hobbies or new sports you enjoy**
- 9. Keep balance between work and play**
- 10. Eliminate bad habits**
- 11. Learn to pace yourself**
- 12. Realize your limits and plan around them**
- 13. Learn flexibility and accept imperfection**
- 14. Talk about your troubles to people you can trust**
- 15. Develop a positive attitude**
- 16. Take a mini vacation**
- 17. Learn to accept what you cannot change**
- 18. Avoid loneliness – learn to develop friendships**
- 19. Avoid self-pity**
- 20. Don't be afraid to compromise**
- 21. Learn from your experiences – don't dwell on them**
- 22. Maintain a healthy weight**
- 23. Involve others in decision making**
- 24. Take a hot bath and relax**
- 25. Take a walk**
- 26. Plan some time just for yourself each day**
- 27. Read books that demand concentration**
- 28. Have a place to retreat where you can be alone**
- 29. Use humor**
- 30. Concentrate on what you are doing**

Activity 7: Dating Rules

Competencies addressed by this activity:

01. Examine and Facilitate Personal Growth and Development

01.04 Analyze Functions of Individual Wellness on Personal Growth and Development

02. Develop and Maintain Healthy Relationships

02.01 Analyze Functions and Expectations of Various Types of Relationships

02.02 Analyze Personal Needs and Characteristics and Their Impact on Relationships

02.08 Examine the Dimensions of Sexuality, Physical Intimacy, and Responsibility

Dating Rules

DIRECTIONS

Have students make a list of “Dating Rules”, as seen through the eyes of a parent and as seen through their eyes. These rules should be guidelines that would keep a teenager safe on a date. Each student should make a list of at least five rules.

(You may wish to divide the class into four groups and have each group compile their own rules.)

After the rules have been written, ask each student to share one of each of their rules by writing the rules on the chalkboard or an overhead transparency. Discuss each rule:

- How is each set of rules similar or different?
- Why might they be different? Similar?
- How are, or why should these rules keep a teenager safe?
- How might each set of rules reflect personal and family values?
- Which set of rules seems the most reasonable? Unreasonable?
- As a parent, how would you enforce dating rules?

As students look at both sets of rules, have them individually come up with a set of rules that may be acceptable for both parent/caregiver and teenager.

- Was it easier or harder to develop a new set of rules that is acceptable to both you and your parents?

Activity 8: Harassment Awareness

Competencies addressed by this activity:

01. Examine and Facilitate Personal Growth and Development

01.04 Analyze Functions of Individual Wellness on Personal Growth and Development

02. Develop and Maintain Healthy Relationships

02.04 Evaluate Conflict Prevention and Management

2.08 Examine the Dimensions of Sexuality, Physical Intimacy, and Responsibility

05. Analyze Career Options in Family and Community Services

05.01 Demonstrate Employable Skills in Community and Workplace Settings

Harassment Awareness Quiz

DIRECTIONS

Give students the following oral quiz. Let them discuss each question as it is asked.

- T 1. Sexual harassment is a problem in society today.
- T 2. Men or boys can be the victims of sexual harassment.
- F 3. If a woman dresses or behaves in a sexy way, she is asking to be sexually harassed.
- T 4. Sexual harassment can occur between people of the same sex.
- F 5. Saying “NO” is usually enough to stop sexual harassment.
- T 6. If sexual harassment occurs in the school between students, it is illegal and the school is responsible.
- T 7. Women/girls who work in jobs usually held by men are more likely to be sexually harassed.
- F 8. The only people who can harass others are those in positions of authority.
- F 9. One of the best ways to deal with sexual harassment is to ignore it.
- T 10. A recent study reported that four out of five students experienced some form of sexual harassment in school.

DISCUSSION TOPICS

- Sexual harassment is defined as unwelcome sexual advances, requests for sexual favors, or other verbal or physical conduct of a sexual nature. Sexual harassment includes:
 - 1. Comments about a person’s body, clothing, looks, or sexual activity
 - 2. Obscene jokes, pictures, or stories
 - 3. Sexual remarks, suggestions, or name calling
 - 4. Pressure for sexual intimacy
 - 5. Suggestive sounds, or obscene gestures
 - 6. Leering or staring at someone’s body
 - 7. Touching, grabbing, massaging, pinching, or brushing up against someone’s body in a sexually offensive manner
- Sometimes it is hard to tell if someone is flirting with you, or if they are sexually harassing you. The main idea is how it makes you feel. If you are hurt or want it to stop, it is probably harassment.
- Girls need to be especially careful of the signal they give boys. Their posture, tone of voice, clothing, gestures, or eye contact may make the boys think they are behaving sexually even though the girls did not mean their behavior to be sexual.
- What are personal examples of experiences the students have had regarding sexual harassment?

Sexual Harassment

THE LAW

Sexual harassment is defined as unwanted conduct or communication of a sexual nature that adversely affects a person's employment opportunities, relationships, or environment.

It is illegal for any male or female employee to:

1. Make unwelcome sexual advances or requests for sexual favors or other verbal or physical conduct of a sexual nature.
2. Make submission to or rejection of sexual advances the basis for employment opportunities affecting employees.
3. Create an intimidating, hostile, or offensive work environment through unwanted conduct or communication of a sexual nature.

Sexual harassment may include:

1. Sex role stereotyping which is demeaning and involves unequal treatment of an individual on the basis of that person's gender.
2. Gender abuse, whether visual or verbal, including the display of demeaning posters, cartoons, nudity or offensive sexual jokes about gender.
3. Visual or verbal expressions about an individual which are sexual in nature.
4. Criminal touching or actions not involving touching but which are offensive to the extent that they visually or emotionally shock the conscience of a reasonable person.
5. Asking for sexual favors in exchange for job benefits.
6. Any unwelcome sexual behavior initiated by a supervisor, employee, volunteer or non-employee.

Dealing with Sexual Harassment

Victims of sexual harassment usually feel helpless. They are not sure what to do, especially if the person doing the harassing is an adult. They feel anger, fear, shame, guilt, confusion, embarrassment, and depression. They feel out of control.

What would you do if someone was sexually harassing you?

Why don't more people file suit against those who harass?

Is there a sexual harassment policy in your school? If so, share it with the students.

Some suggestions for preventing sexual harassment are:

1. Talk to someone, such as a friend, parent, or trusted adult. It is important to confide in someone.
2. Avoid being alone with the harasser.
3. Say "no," so that others around you know what is happening.
4. Know your rights. Under the Civil Rights act, sexual harassment is against the law.
5. Keep a dated, written record of all incidents.
6. Find out if others have been harassed and might be willing to come forward to confront the harasser.

Activity 9: The Ladder of Love

Competencies addressed by this activity:

01. Examine and Facilitate Personal Growth and Development

01.04 Analyze Functions of Individual Wellness on Personal Growth and Development

02. Develop and Maintain Healthy Relationships

02.01 Analyze Functions and Expectations of Various Types of Relationships

02.02 Analyze Personal Needs and Characteristics and Their Impact on Relationships

The Ladder of Love

Love is a process that begins at birth. It develops into various stages as a child grows. The basic stages are listed below and on the following transparency master.

1. **SELF-LOVE:** The first person you loved was yourself. Until you loved yourself, you were incapable of truly loving another person.
2. **LOVE FOR PRIMARY CAREGIVER:** Love grew beyond yourself to include your primary caregiver (traditionally mother) as you began to associate your feelings of satisfaction with him/her as your needs were met (clothing, diapering, feeding, and loving). They did tasks for you that you could not do for yourself.
3. **LOVE FOR SECONDARY CAREGIVER:** Soon you began to stretch your love for the secondary caregiver in your life (traditionally your father). This person also met your needs and cared for you.
4. **LOVE OF OTHER RELATIVES:** The love of grandparents, aunts and uncles and other relatives brought a special sense of security, understanding, and perspective. The attention they gave you and the fun that they brought to you helped you to learn to love them also.
5. **FIRST LOVE OUTSIDE THE FAMILY:** This first love outside the family was probably your first best friend. It might have been someone of the same sex, or opposite sex. You had fun with this person and learned to love him/her for the enjoyment you shared together.
6. **LOVE FOR SAME SEX FRIEND:** This person was a close buddy or pal of the same age and sex. This is someone you could begin to confide in and depend upon. As your relationship grew, you learned to love him/her in return.
7. **LOVE FOR SOMEONE THE SAME SEX, BUT OLDER:** This type of love is sometimes called “hero worship”. This person was your role model and exemplified what you wanted to be someday.
8. **LOVE FOR THE OPPOSITE SEX:** This love begins with general interest in the other sex and continues through dating, going steady, becoming engaged, and getting married. This love will continue throughout the rest of your life. It provides the setting for a home and family. Your capacity to love grows immensely as your encounter joy, sorrow, happiness, and frustrations and work through them as a couple.

9. **LOVE FOR CHILDREN:** With marriage and the feeling of being in a permanent love relationship comes a nurturing, protecting kind of love for children. This is an unselfish love that provides the ability to give love without expecting anything in return.
10. **MATURE LOVE FOR OTHERS:** This love affects those you love dearly, but also includes many people you meet and encounter. Many people do not reach this stage. Perhaps they never truly learned to love themselves and are not capable of loving others. This is a love for humankind in general. It is a very unselfish type of love.

The Ladder of Love

Mature love for others

Love for children

Love for the opposite sex

Love for same sex, but older

Love for same sex friend

First love outside the family

Love of other relatives

Love for secondary caregiver

Love for primary caregiver

Self – love

Activity 10: Types of Love

Competencies addressed by this activity:

01. Examine and Facilitate Personal Growth and Development

01.04 Analyze Functions of Individual Wellness on Personal Growth and Development

02. Develop and Maintain Healthy Relationships

02.01 Analyze Functions and Expectations of Various Types of Relationships

02.02 Analyze Personal Needs and Characteristics and Their Impact on Relationships

Types of Love

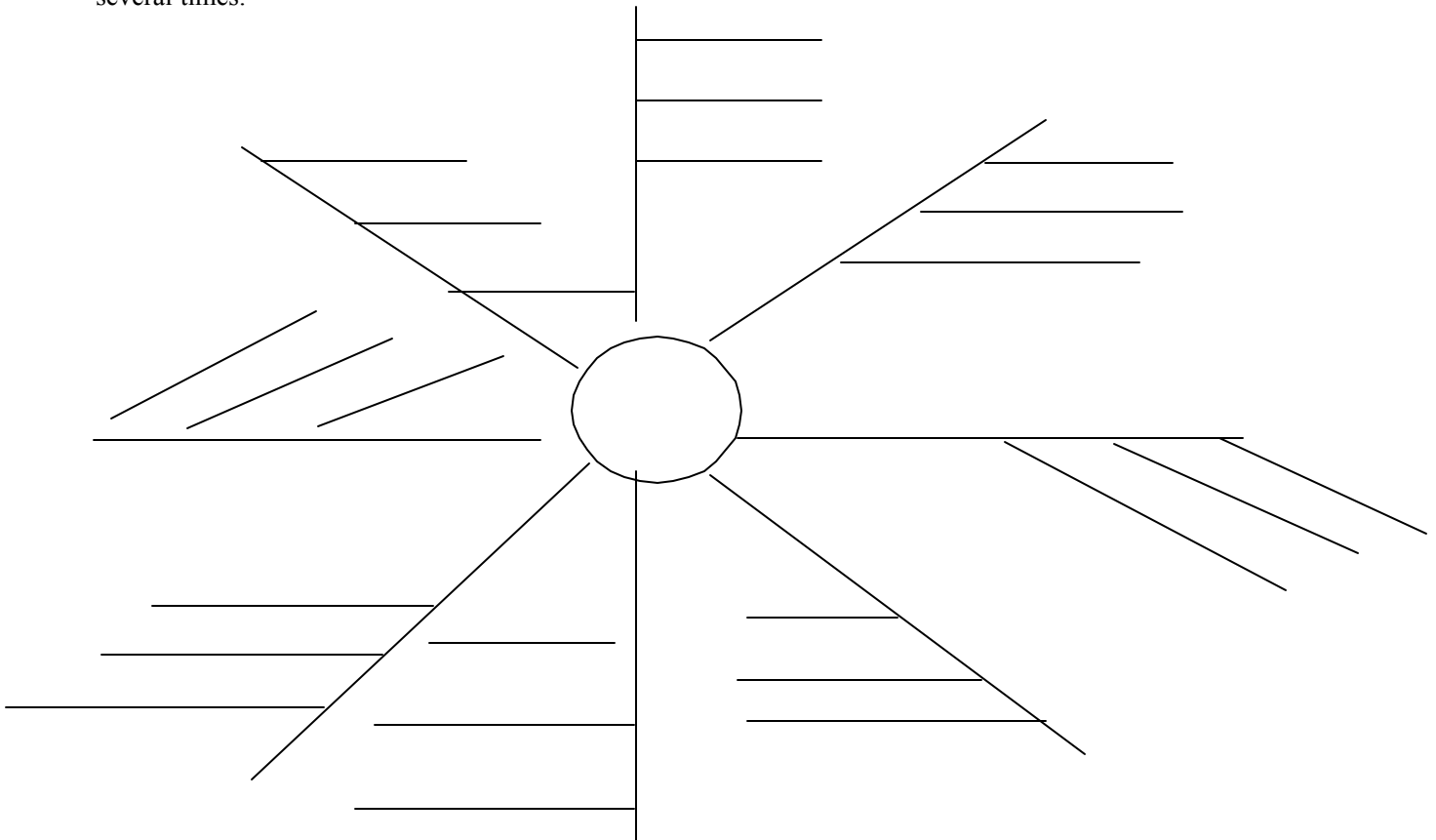
There are eight types of love:

1. Romantic love – puppy love
2. Sexual love – the intimate expression of love
3. Pragmatic love – a rational, reasoning kind of love
4. Platonic love – the spiritual and intellectual relationship between a man and a woman
5. Companionship love – a love typically found in good friendships
6. Altruistic love - selfless love, or concern for the spouse
7. Manic love – a crazy, possessive, jealous kind of love
8. Self-love – a egotistic, narcissistic kind of love

In an ideal marital relationship you would experience all types of love, everyday. However, until you are married, you can still experience most types of love with a variety of people.

Have class members give examples of the various types of love they have experienced and whom the relationship was with (for example, platonic love might occur between a religious leader and his/her follower). It would also occur between siblings.

Have students make a “Circle of Love” (see below). Remind students that the same person may be listed several times.



Activity 11: Loss, Grief/ Death Etiquette

Competencies addressed by this activity:

01. Examine and Facilitate Personal Growth and Development

01.01 Analyze Conditions that Influence Human Growth and Development

02. Develop and Maintain Healthy Relationships

02.01 Analyze Functions and Expectations of Various Types of Relationships

Loss, Grief/Death Etiquette

Introduction: In this age of self-help, there is no Emily Post or Dr. Ruth for Grief and Death Etiquette. Young people struggle with issues related to death. It is an important component in any effective Family and Consumer Sciences or Health curriculum. Students need to be able to understand that grief is natural and acceptable so they can help themselves and their peers during times of grief and loss.

Items needed for lesson(s):

- A copy of the story, “Swallowed by a Snake” for each student. Ask a student who loves to act if they would be willing to read it aloud.
- Video: *My Life*. Starring Michael Keaton & Nicole Kidman. 1994. 117 min.
- Small group case scenarios

Anticipated Problems and Possible Solutions:

- Students may break through to their own unresolved grief. Inform the school counselor of the upcoming activity. Know your students and watch for behavior changes. Use kindness and compassion.
- Students may begin talking about students/friends by name who have died in terrible circumstances. Remind students at the start of the activity/unit not to use names.
- Some students may not take this lesson/unit seriously and laugh and joke about the subject. Talk to the student one-on-one and discuss that their behavior may be hurting a peer.

Excerpted from Swallowed by a Snake – Tom Golden LCSW

The following may help in looking at other aspects of grief:

Long, long ago, in a place far south of here, there was a village at the edge of the jungle. This village was a peaceable place except for one major problem, the boa constrictor. These boas were not the snakes we know today; they were huge snakes many times larger than the boas of our modern world. They were uncontrolled animals whose viciousness was only exceeded by their appetite. Much of the time they ate other animals, but without a doubt the boas' favorite dish was humans. Snakes would enter the village at will and eat whatever and whomever they pleased. There was no place to hide from these monstrous beasts.

One day in the village, a woman was speaking openly about her pain related to the boa. She spoke of her two children who had been devoured by this beast and was lamenting the state of affairs of having to live in such an unsafe place. She wondered aloud if there might not be someone who could put this snake reign of terror to an end. Her hope was that the men, women, and children of the village could live in peace.

A man had been listening to her pain and suffering. He was the man who played the flute most beautifully. He pondered her words and knew that something must be done. He packed his bundle of maize and his small knife and off he went into the jungle, playing his flute as he walked.

The man carefully chose his spot in the jungle and sat and played the flute. He was aware that the boa was approaching, but continued playing. Then without warning, the snake attacked and swallowed the flute player with one bite. The darkness from within the snake's belly was complete. The flute player tried to make himself as comfortable as possible, then unpacked his belongings and took out his knife. He consciously and deliberately used the knife to cut away the snake's belly a bit at a time. The snake reacted to the tremendous pain in its belly by making as much room for the flute player as it possibly could.

The flute player knew that it was going to take awhile to complete the task of killing this huge snake. He proceeded to cut and eat a bit of the snake's flesh each time he got hungry. This went on for quite some time, and the snake was continually in pain. He made it a point to tell his snake friends to never again eat a human, or they would suffer the consequences of this great pain he now felt.

After awhile the flute player came to the boa's heart. Upon cutting this, the boa died. At that point the flute player emerged from the snake and returned to the village playing his flute. Everyone in the village was surprised to see him and asked where he had been. The flute player responded that he had been in the boa, and to prove it he showed them a piece of the snake's heart. The people then knew that the snake was indeed dead.

This beautiful story speaks about grief. It tells us that going into grief may at times be like being eaten by a snake. We are cut off from our everyday life; we feel that our existence is confined, and we are surrounded by our grief like the flute player was. Our world is completely changed, going from life as we know it into the belly of a snake. Imagine being in the belly of a huge snake. Dark. A very tight spot. Every place you turn, there is the belly of the snake. The entire environment is this wet, warm, restrictive belly, pulling at you to conform to its wishes. This is similar to the way a person might feel who is experiencing a deep grief. Sometimes the grief takes over, and you feel that your life has to conform to the grief rather than to your own wishes.

Many times we have a sense that there is not way out of a situation, that the grief we are experiencing is never going to end. Part of a significant grief is the feeling that the grief has become the only reality and will continue forever. The flute player must have sometimes felt the same as he experienced his struggle. He took his bag of maize and knife with him, realizing that this was not a short-term project. He knew that he must cut away a little bit of the belly at a time, and he seemed to have faith that eventually he would get the "heart of the matter." This is the way it is with grief. We need to come prepared and be ready for the long haul. Grief is not a short-term project; some types are lifelong struggles. With the death of a child, for example, the parents are in the belly of grief for years. After the first year or two they find that they are still in the belly. Although probably not in the same way as they experienced it in the first year after the death, the pain is still strong and stays for a long time. This kind of loss leaves behind the old metaphor for grief, which is that of a wound, and brings forth a different image: that of an amputation. Dealing with a loss like the death of a child is more like learning how to live after a part of you is cut off than it is like healing from a wound. What I have seen these people do is to find other parents who also are in the belly and form small communities that can honor the grief. Our culture superficially expects that these parents will heal from their grief in a relatively short period of time, and it just is not so. Often I have worked with a parent who has been asked by a friend, "Aren't you over that yet?" Sometimes this question comes after only a few months. We need to honor these people for learning how to live in the belly and not tacitly demand they just don't mention the belly they are in.

The flute player was prepared for his journey. He took along what he needed for his prolonged struggle. He didn't kill the snake with one blow; he knew that he had to carve away bit by bit. This is the way it is with grief; we need to carve away at it a bit at a time. We need to realize that each time we experience the feelings involved with our grief we are taking another chunk out of the snake's belly and getting a

little closer to the heart of the matter. Many times people don't realize that this is the nature of grief. They feel that honoring and acknowledging their grief is not having any effect. The snake wants you to feel that it is hopeless, that you are never getting out, that your pain is endless, and that you should lie down and be digested. This is not the case. With most grief, cutting away a bit at a time will eventually lead you out of the belly.

In our story, one of the reasons the flute player responded to the call of the village woman was that the children were being killed. This is also true with grief. When we are carrying unresolved grief within us and dragging the snake behind us, we lose our child-like qualities, such as spontaneity and creativity. Our child within is being strangled. Our reasons for wanting to kill the snake should include the renewal of our passion and creativity, which will emerge after we leave the snake.

When in the belly, we must learn a different way of living. In this dark, restrictive environment our usual skills for living are not particularly effective. The situation calls on us to use parts of ourselves that are our usual strengths. Instead of seeing clearly what is before us, we might have to grope around, using our sense of touch rather than our eyes. Once our activity has brought us into the belly, we may need to find or develop other skills that will help us in navigating this inner terrain.

The flute player in our story found a way to enter his grief through his flute playing. Men tend to find activities that will help them in being in the belly, and this is the case with many men in our culture. With our void of socially endorsed grieving rituals, men have had to be creative in finding ways to lead them into their boar. Many times the activities that find men, like our protagonist's flute playing, will be related to their psychological strengths. Finding and using this strength as a means to enter into grief is a vital exercise for men. Notice that the flute player did not continue playing once in the belly; he had to use other skills in order to deal with the snake. Also notice that his work was not done from the outside, but was accomplished from the inside of the snake. This is the way it is with grief. We must do this work from the inside, but find our way into it through our strengths.

My Life
Grief and Loss Video Assignment

Video: *My Life*. Starring Michael Keaton & Nicole Kidman. 1994. 117 min. rated PG

NOTE: It may take 2-3 days to watch the video

While watching the video, have students observe and record the following (see worksheet):

- List the grieving behaviors Bob Jones displays.
- Describe the feelings you observed in Bob's wife through the movie.
- What was the message of the movie?
- Be prepared to develop an essay identifying the steps you might take to show your support to his wife and child.

My Life Video Assignment

Name: _____ Class: _____

While watching the video, complete the following questions.

1. List the grieving behaviors Bob Jones displays.
2. Describe the feelings you observed in Bob's wife through the movie.
3. What was the message of the movie?

*****Turn in this sheet and then begin developing an essay identifying the steps you might take to show your support to his wife and child.**

Case Scenarios

DIRECTIONS: Have students break into groups of 2-4 and give each group a case scenario. Have students read and discuss how they believe each character would be affected by each of the situations. Share aloud with the rest of the class

CASE SCENARIO # 1

Mom	-works part time at the family business
Dad	-works long hours, money is tight
Sara	-5 year old daughter who is in kindergarten
Babysitter	-Mom's sister
Grandma	-Mother of mom and babysitter

Baby dies at 11:30 a.m. while the babysitter is watching her. Mom comes home. There is a police car and ambulance at the house. The grandmother arrives just after mom. Describe how each person could potentially feel and react.

What would you do if you were:

1. The neighbor
2. Sara's kindergarten teacher
3. Dad's running buddy
4. Friend in grandma's Bible study group

CASE SCENARIO # 2

Grandma	-middle stages of Alzheimer's
Grandpa	-retired doctor with lung cancer
Oldest daughter	-39 years old, family practice doctor, divorced and living in Chicago
Middle son	-37 years old, corporate lawyer, one son, 16 yrs., with Down's Syndrome
Youngest daughter	-35 years old, homemaker with 3 kids, 10, 8, 5
Grandson	-20 years old, junior in Social Work program, living with grandparents

Murder/suicide with pills. Grandson found them. What kind of support would each of these people give? Describe what could be done to be helpful. What concerns would you have for each of these people?

CASE SCENARIO # 3

Girl	-16, pregnant, boyfriend just dumped her
Boy	-17, does not want the responsibility of being a parent
Sister of girl	-18, sexually abused as a young girl, emotionally fragile
Friend of boy	-17, best friends since grade school
Parents	-late thirties, marriage problems because of substance abuse

Teen girl calls up the boy threatening to kill herself if he does not come over to talk to her. Phone call is at 10:00 p.m.; she says she will “do it” at 11:00 p.m. Sister comes home at 11:15 p.m. to find sister hung by drawer in the bathroom. Suicide note reveals she was pregnant and places the blame on her boyfriend.

What kind of support would each of these people need? Describe what could be done to be helpful. What concerns would you have for each of these people?

CASE SCENARIO # 4

Teen boy (Joby)	-15, president of sophomore class, football running back
Friend of boy (Chris)	-15, best friends since junior high
Teen girl (Lynn)	-15, dating Chris
Sophomore class	-412 members, all like and respect Joby
Parents	-married 25 years, supportive, loving family with 5 children

Joby is at a party. He had too much to drink and refuses to relinquish his keys. He takes off in his car, and his friends Chris and Lynn jump in and follow him. At a sharp corner, Joby rolls his car going 90 miles an hour. When Chris and Lynn stop, they cannot find Joby. They find him pinned under the car. After Chris lifts the car, Lynn grabs Joby and cradles him in her arms as he is drowning in his own blood. She is screaming for help.

Describe what might be done to show support if you were one of the following people. What concerns would you have?

1. Neighbor to the parents
2. Lynn’s best friend
3. Coach of the football team (over half of the team attended the party)
4. School administration
5. Chris’s best friend

CASE SCENARIO # 5

Idaho Power repairman	-late 30’s
Wife of repairman	-middle thirties, with 2 young children
Co-worker of repairman	-friend for years
Train engineer	-middle 30’s, with ten years train experience

The repairman’s truck stalled on the train track with a train coming. The repairman tried to get the truck started and was hit by the train before he succeeded. Flammable materials were ignited and the repairman was burnt beyond recognition.

What kind of support would each of these people need? Describe what you could do to show your support. What concerns would you have for each of these people?

Activity 12: Linking Families and Communities

Competencies addressed by this activity:

02. Develop and Maintain Healthy Relationships

02.07 Demonstrate Teamwork and Leadership Skills in the Family, Workplace, and Community

03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society

03.01 Analyze Strategies to Manage Individual, Family, and Career Roles and Responsibilities

03.02 Analyze the Impact of Individual and Family Participation in Community Activities

03.06 Evaluate External Support Systems that Provide Services for Parent/Caregivers

Linking Families and Communities

Name: _____ Class: _____

DIRECTIONS

Identify two agencies or professionals in your community who are able to help individuals and families facing the following situations.

Death of a family member

1. _____
2. _____

Divorce

1. _____
2. _____

An aging family member

1. _____
2. _____

Physical/Mental Disability

1. _____
2. _____

Unemployment

1. _____
2. _____

Alcoholism or drug abuse

1. _____
2. _____

Suicide of a family member

1. _____
2. _____

Domestic violence/date rape

1. _____
2. _____

Child abuse

1. _____
2. _____

Unplanned pregnancy

1. _____
2. _____

Depression

1. _____
2. _____

Eating disorder(s)

1. _____
2. _____

Activity 13: Qualities I Want in a Mate

Competencies addressed by this activity:

02. Develop and Maintain Healthy Relationships

02.01 Analyze Functions and Expectations of Various Types of Relationships

02.02 Analyze Personal Needs and Characteristics and Their Impact on Relationships

Qualities I Want in a Mate

DIRECTIONS: Have students take a sheet of paper and list all the qualities they would like in a future mate. There is no limit to the number of items they may put on their lists, as long as the items reflect the qualities they think are most important. Give students time to complete the list.

There are many reasons for making this list:

1. Be selective.

Remember that this decision will effect your life more than any other. If you were selecting a car you would have a set of standards the car would have to meet before you would buy it. Know what you want in a mate.

2. Make a list before you develop a relationship.

Once you love someone your objectivity is lost and you will settle for the traits your partner already possesses.

3. Find the right person; do not try and change the person.

If the right person does not have every trait on your list, ask yourself if you can love him/her just as he/she is. If there are some things you just cannot live without or some things you just cannot live with, find someone else. Do not try to change the person. The chances of the change being permanent are not very likely and would be an unstable foundation on which to base a marriage/relationship.

4. Become the kind of person you want to marry.

Display the transparency “You are what you are, not what you want”

Not only is it unfair for you to expect your intended mate to be something you are not, it is unlikely you will attract someone vastly different from your own standards, beliefs, and philosophies. For example:

* People who are neat and tidy in their appearance rarely date people who are slobs.

* “Bookworms” rarely date “drug heads”

The following poem illustrates the importance of being similar to the person you plan to marry.

(Shel Silverstein, *Where the Sidewalk Ends*, Harper and Row, 10 East 53rd St., New York, NY 10022.

*Used by permission.)

The Dirtiest Man in the World

Oh I'm Dirty Dan, the world's dirtiest man,
I never have taken a shower.
I can't see my shirt – it's so covered in dirt,
And my ears have enough to grow flowers.

But the water is either a little too hot,
Or else it's a little too cold.
I'm musty and dusty and patchy and scratchy
And mangy and covered with mold.
But the water is always a little too hot,
Or else it's a little too cold.

I live in a pen with five hogs and a hen,
And three squizzly lizards who creep in
My bed, and they itch as I squirm, and I twitch
In the cruddy old sheets that I sleep in.

If you looked down my throat with a flashlight, you'd note
That my insides are coated with rust.
I creak when I walk and I squeak when I talk,
And each time I sneeze I blow dust.

The thought of a towel and some soap makes me howl,
And when people have something to tell me
They don't come and tell it – they stand back and yell it.
I think they're afraid they might smell me.

The bedbugs that leap on me sing me to sleep,
And the garbage flies buzz me awake.
They're the best friends I've found and I fear they might drown
So I never go too near a lake.

Each evening at nine I sit down to dine
With the termites who live in my chair,
And I joke with the bats and have intimate chats
With the cooties who crawl through my hair.

I'd brighten my life if I just found a wife,
But I fear that never will be
Until I can find a girl, gentle and kind
With a beautiful face and a sensitive mind,

Who sparkles and twinkles and glistens and shines –
And who's almost as dirty as me.

Activity 14: Dual Income

Competencies addressed by this activity:

01. Examine and Facilitate Personal Growth and Development

01.01 Analyze Conditions that Influence Human Growth and Development

01.03 Analyze the Impact of Self-Concept on Personal Growth and Development

02. Develop and Maintain Healthy Relationships

02.02 Analyze Personal Needs and Characteristics and Their Impact on Relationships

02.06 Develop an Appreciation for Diverse Perspectives, Needs, and Characteristics of Individuals and Families

Dual –Income

How did “traditional” get to be tradition? Before the industrial revolution in the early part of the century, men and women worked side by side. It was not until work was moved into the factories that women’s work became the home and labor was rigidly divided by sex.

The division became especially strong after World War II. But currently, the number of women in the workforce has dramatically increased with more than half of all married women and mothers working outside the home. The biggest increase in women moving into the workforce in the last few years have been women with preschoolers and infants.

What would you say are the MAIN REASONS for women being in the workplace?

1. Economic Factors

- Most women use their income on necessary goods and services for their family
- Almost 20% of families are headed and supported by single parent mothers
- For many families where the husband is the major wage earner, the wife’s earnings often raise a family above the poverty level
- The economic reasons for women being employed remain throughout the life cycle:
 - Young couple stage: to save for buying a home and starting a family
 - Young children stage: to help make house and car payments
 - Older children stage: to support children going to college
 - Children fully launched: to save for retirement

2. Changing Gender Roles

- Although men have traditionally found their identity through work outside the home while women found their identity through work inside the home, the pattern began to change in the 1960’s with the women’s movement. Many women now seek to be involved in the occupational world as an important avenue for personal fulfillment, as it has always been for men.

3. Family Life Cycle Changes

- In early America, the difficulties of childbirth and the large number of children born to most women meant that few women lived to see all of their children fully grown. But today, women have longer lives, fewer children, and more time left over from raising children to work. For those women who choose to remain home while their children are young, there remains an average of 25 years for employment outside the home.

Discuss the following case studies with the class:

EXAMPLE # 1: Cindy is 32 years old and has four children. “I quit high school to get married when I was 17. I had four children quite close together, and now the youngest is nine. I have tried being busy with community things, but I need to do more. My husband’s income is fair, but it does not do much when you have four children. I want to work, but there is not much available for someone without a diploma and no work experience. When I was 17, I thought I would be ancient at 32. Now I see I have got lots of years left and need to be productive.”

EXAMPLE # 2: Regina is 29 years old and has two children. “I graduated from high school and went to a junior college for almost a year. I dropped out because I had to study so much and my friends were out having so much fun. They had jobs and were earning money. I got a job as a cook’s helper at a restaurant and then I met Bill. We got married. He worked with a trucking company and I got a different job with a candy company. The babies came and I quit work to stay home. Two years ago Bill lost his job. Things got really bad and we did a lot of fighting. He left me and I have been alone for almost a year. I am able to get public assistance money, but that is no way to live forever. I want a good life for my kids and me. I have a long life ahead. I am starting a job-training course in welding. I am very good at this and my instructor is helpful. Hopefully, I will be a paid welder next year.”

EXAMPLE # 3: Jan and Frank both work. Their jobs require a lot of energy. When they come home from work to three active children, the stress level can get out of control. Their children are young. Andy is 6, Erica is 4, and Jessica is 18 months old. When they get home, Jan starts dinner while Frank changes his clothes. Frank takes Andy outside to play ball, wash the car, or wrestle in the lawn. Jan gets the girls into the bathtub and straightens the house. After supper, Jan gets the kids ready for bed and cleans up the kitchen while Frank reads the newspaper and watches TV. One night Jan exploded and demanded that Frank help more around the house and with the children. “You never do anything to help me. You have never even changed a diaper and I am sick of it!” she screamed in total frustration. Frank explained that he was just not good in the kitchen. He did not even know where to find anything. He had never taken care of babies and was afraid he would do something wrong. “I know how to handle Andy. He is a boy. I just do not know what to do with the girls,” Frank said in a weak self defense.

What are the main problems encountered by two income families?

1. **COMPETING DEMANDS OF CAREER AND FAMILY LIFE:** Many dual career couples have not had family role models to help them know how to manage careers and families together, so their expectations may not be very realistic. There is less time to spend with children and often less time

with the spouse.

2. **WORKING WOMEN OFTEN SUFFER FROM HIGH BLOOD PRESSURE, HEADACHES, TENSION, AND DEPRESSION CAUSED BY STRESS:** However, it is not the question of whether or not they work that determines the amount of stress, but whether they enjoy the work and what kind of support they get from their husbands.

Sharing Roles Successfully:

With so many women in the workforce, men have accepted that they need to help more with housework, but they have been slower to accept the household family role than women have been to accept the employment role. Whether women work outside the house or not, they still do most of the housework, meal preparation, organize doctor's appointments, etc. Successful sharing includes sharing the workload more equally in both the workplace and at home. More than anything else, the husband's attitude towards the wife's working becomes the deciding factor in whether the roles are successfully shared.

Older children can help take responsibility at home to ease the workload and to become more independent and responsible members of the family.

Other conflicts may include:

- Work hours may be very opposite each other, not allowing the couple to see each other very often
- If one person has a higher paying or more prestigious job, there may be jealousy from the other partner
- Shift work causes multiple problems with transportation and arranging child care
- One parent may feel "ownership" for specific roles. Dual working couples may feel threatened in these areas

Have students read "When Two Careers Plus Children Equals Stress" handout.

Activity 15: When Two Careers Plus Children Equals Stress

Competencies addressed by this activity:

02. Develop and Maintain Healthy Relationships

02.01 Analyze Functions and Expectations of Various Types of Relationships

**03. Examine the Impact of Family and Parenting Roles on the Well-Being of
Individuals and Society**

03.01 Analyze Strategies to Manage Individual, Family, and Career Roles and Responsibilities

When Two Careers Plus Children Equals Stress

Nothing has had a bigger impact on families in recent years than wives and mothers moving into the workforce and taking on careers. These women and their families are trying to find a working balance between the husband's career, the wife's career, and the needs of the children and the marriage. How are they doing it? In the absence of guidelines for keeping this juggling act together, these families have created some strategies that they have found work for them. When asked by researchers how they reduced stress brought on by dual-careers, this is what they said:

1. **DEFINE THE SITUATION.** If your careers are personally fulfilling and both husband and wife take pride in their accomplishments, then their improved attitudes and feelings of self worth are an asset to the family. By both husband and wife working, they are also raising their family's standard of living, which is in many cases preferable to the stress of previous financial strain. Accept that there will be stress involved in two careers, but that it may be better than the stress of the wife not joining the workforce.
2. **ESTABLISH PRIORITIES.** If you decide beforehand which of your roles is more important, then when a situation arises where the needs of the family conflict with the needs of the career, it will be easier to make choices. The outline for making the decision is already in place; all that is needed is to implement it.
3. **COMPARTMENTALIZE WORK AND FAMILY ROLES.** You cannot be effective at work if your mind is on family problems and vice versa. Instead, concentrate on work when at work. Limit thoughts of children and spouse and contact them only when necessary so that family concerns do not interfere with your performance on the job. Leave your job at the workplace; do not take papers and problems home with you. When you spend time with the family be sure you are giving them all of your attention.
4. **COMPROMISE CAREERS.** Sometimes, to avoid situations detrimental to family life, both husbands and wives have to compromise career aspirations. A change of position that requires moving the family, a new job that requires a lot of time away from home, or a position that is too time- and energy- consuming has to be turned down in order to maintain family quality. It is a little unrealistic to think you can reach your highest career aspirations at the same time you are raising a family. Careers may have to be put on hold for awhile.
5. **REORGANIZE.** Many working women have found that delegating home responsibilities to

husbands and children has eased the load. Even young children can take on simple chores like putting away clean laundry and dusting. The added advantage is that family members become more aware of the effort that goes into keeping house and can feel good about their contribution to it. The shared responsibility gives them more of an ownership in the family.

6. **GET ORGANIZED.** Women and men who are coping most successfully are those who adhere to organized schedules. Since time is limited, control over how it is spent is very important in attempting to meet the demands of time.
7. **STRENGTHEN THE MARRIAGE.** Strong, healthy marriage relationships are a major source of strength in coping with pressures. Relationships that include open communication, empathy, emotional reassurance, support, and sensitivity to each other's feelings make the role of each partner a therapeutic one for the other.
8. **BUY TIME.** Many working women use part of the money they earn to help relieve the overload. The most common types of hired help are child care, domestic work such as housecleaning and labor or time saving devices like microwave ovens and dishwashers.
9. **ESTABLISH FRIENDSHIPS WITH COUPLES LIKE YOURSELVES.** Friends who have the same type of pressures with careers and concerns with families understand your problems and support your efforts. They have the same time limitations for friendships, yet the same needs, so they become a mutually helpful support system.
10. **NEGOTIATE WORK ARRANGEMENTS.** Some employers have found that modifying work schedules increases productivity by increasing the satisfaction and well being of the employees. Flexible scheduling, part-time jobs, job sharing, and split-location employment (part of the work done in the home) provide employees with the time and means to be with their children when needed and still maintain a successful career.

Keeping the career and family juggling act together is never easy, but realizing you have limitations and trying to make use of these guidelines may help.

Activity 16: Murder Mystery Communication Game

Competencies addressed by this activity:

- 01. Examine and Facilitate Personal Growth and Development**
 - 01.02 Analyze Conditions that Influence Human Growth and Development
- 02. Develop and Maintain Healthy Relationships**
 - 02.03 Demonstrate Communication Skills that Contribute to Positive Relationships
- 03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society**
 - 03.05 Examine Parenting Practices that Maximize Human Growth and Development
- 05. Analyze Career Options in Family and Community Services**
 - 05.01 Demonstrate Employable Skills in Community and Workplace Settings

Activity:

16

Murder Mystery Communication Game

Purposes

- 1) Developing good listening skills
- 2) reorganizing the value and need for considering the information every group member can contribute
- 3) allowing for practice in organizing to accomplish a task.

Directions

Students are seated in a circle with the teacher standing outside the group. The teacher gives the following explanation:

Today we are going to play a game that will help improve your discussion and communication skills that are necessary in every area of your life. Each of the cards I am holding contains one clue that will help you solve a murder mystery. If you put it all the facts together, you will be able to solve the mystery. You must determine the following:

- The murderer
- The weapon
- The time of the murder
- The place of the murder
- And the motive

Any time you think you know the answers and the group agrees, you may tell me. I will tell you whether all six are right or wrong. You may organize yourselves in any way you like. You may not, however, pass your clues around, show them to anyone else, leave your seats, or write anything down. All sharing of the clues and ideas must be done verbally.

- After clarifying the rules, pass out the clues. If you have more clues than students, give some students more clues until all the clues have been dispensed.
- You may also assign some students to be observers who can make comments and suggestions afterwards about the groups organization and efficiency.
- A time limit may be set. (It usually takes students 30-45 minutes when no time limit is set.)
- The teacher stands unobtrusively in the background. The teacher should not make suggestions, give hints, or interrupt.

Solution

After receiving a superficial gunshot wound from Mr. Jones, Mr. Kelley went to Mr. Scott's apartment (place of murder), where he was killed by Mr. Scott (murderer), with a knife (weapon), at 12:30 a.m. (time of the murder) because Mr. Scott and Mr. Kelley's wife were conspiring to take over Mr. Kelley's business (motive).

Follow-Up Discussion (Suggestions):

1. What helped the group organize the facts?
2. What slowed down the group?
3. Was a leader needed? How did the leader take over leadership? Was this positive or negative?
4. How was time lost in getting organized?
5. Why was it ineffective for everyone to talk at once?
6. What problems arose when not all clues were presented?
7. Were all members included in the problems solving process? Why?
8. Did anyone monopolize the discussion? If so, what was the result?
9. Were any major difficulties encountered?
10. Which techniques worked the best for solving the mystery?

Clues: (not in any particular order)

Miss Smith often followed Mr. Kelley

The bullet taken from Mr. Kelley's thigh matched the gun owned by Mr. Jones

The elevator operator reported to police that he saw Mr. Kelley at 12:15 a.m.

The elevator operator saw Mr. Kelley go to Mr. Scott's apartment at 12:25 a.m.

Mr. Jones shot at an intruder in his apartment building at 12:00 midnight

Mr. Kelley's bloodstains were found on the carpet in the hall outside Mr. Jones' apartment

The elevator operator said that Miss Smith was in the lobby of the apartment building when he went off duty

It was obvious from the condition of Mr. Kelley's body that it had been dragged a long distance

The knife found in Miss Smith's yard had Mr. Scott's fingerprints on it

When the elevator operator saw Mr. Kelley, Mr. Kelley was bleeding slightly, but he did not seem too badly hurt

Mr. Kelley had been dead for one hour when his body was found, according to a medical expert working with the police

Mr. Kelley had destroyed Mr. Jones' business by stealing all of his customers

Mr. Kelley's body was found in the park

Mr. Kelley's body was found at 1:30 a.m.

Police were unable to locate Mr. Scott after the murder

Mr. Jones had told Mr. Kelley that he was going to kill him.

The elevator operator went off duty at 12:30 a.m.

Activity 17: Ethical Dilemmas

Competencies addressed by this activity:

02. Develop and Maintain Healthy Relationships

02.03 Demonstrate communication Skills that Contribute to Positive Relationships

02.05 Demonstrate Ethical Standards that Guide Behavior in Interpersonal Relationships

02.06 Develop an Appreciation for Diverse Perspectives, Needs, and Characteristics of Individuals and Families

05. Analyze Career Options in Family and Community Services

05.01 Demonstrate Employable Skills in Community and Workplace Settings

Ethical Dilemmas

DIRECTIONS

Read each dilemma and discuss the ethics and factors involved in each decision.

1. You are engaged to be married to a person who just had an accident and is now a paraplegic. Will you still go through with the marriage? What will influence your decision?
2. Your mother is in pain and paralyzed. The doctor said she will die soon. Your mother begs you to give her poison so she can die. What will you tell her?
3. When you park your car you scratch a brand new sports car. No one saw what happened and you are from out of town so no one will know it was your fault. What will you do?
4. Your best friend just told you that she has AIDS. She doesn't plan to tell anyone else yet. She asks you if she can stay at your house for a few weeks until she decides what to do. What will you advise her to do? Will you let her stay at your house?
5. You see two people fighting in the parking lot. One asks you for help. What will you do?
6. You just found out that a close friend is a drug dealer. What will you do?
7. You are on vacation at an expensive resort. There are several homeless people sleeping near the beach. A messy, unkempt person asks you for some money for food. What will you do?
8. You are having trouble on an important test. You can easily look at someone else's paper and you will not be caught. What would you do in this situation?
9. A person you respect tells you that it is ok to cheat because everyone else is doing it. He says that "getting caught" is the real crime. How would you respond?
10. You are working part-time in an office and receive minimum wage. Would you take items such as pens, pencils, and paper clips home for your own use? Why?
11. You have witnessed your best friend being physically abused by her boyfriend, who is the student council president. What would you do?

DISCUSSION QUESTIONS:

- What role does self-concept play in making ethical decisions?
- Think about some real ethical dilemmas you have faced. What factors influenced your decision?
- How would you feel if someone told you that you made the right decision? The wrong decision?
- Would the opinions of others influence how you view yourself and the decisions you may make in the future?

*We can secure other people's approval if we do right and try hard;
but our own is worth a hundred of it.*

- Mark Twain

Activity 18: The Wheel of Life

Competencies addressed by this activity:

01. Examine and Facilitate Personal Growth and Development

01.02 Analyze Strategies that Promote Personal Growth and Development

02. Develop and Maintain Healthy Relationships

02.01 Analyze Functions and Expectations of Various Types of Relationships

02.06 Develop an Appreciation for Diverse Perspectives, Needs, and Characteristics of Individuals and Families

03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society

03.02 Analyze the Impact of Individual and Family Participation in Community Activities

03.03 Analyze the Impact of the Family as a System on Individuals and Society

03.06 Evaluate External Support Systems that Provide Services for Paren/Caregivers

The Wheel of Life

INTRODUCTION

Have you ever watched the TV show “Wheel of Fortune”? Sometimes it doesn’t seem fair that a contestant can lose all of their prizes and money just by the spin of a wheel. Unfortunately, life is much the same way. We never know from day to day what “fortunes” will befall us. Some fortunes may be negative, some may be positive. This class will discuss real life situations that you may confront in the near future.

DIRECTIONS

Teacher Note: There are several ways in which to assign the “Wheel of Life” reports:

1. Assign reports to individuals or pairs of students.
2. Assign the reports to the students the first week of class. Have students give their reports when the subject is discussed.
3. Use the reports as a summary at the end of class, as a review.

There are many report topics provided. Select the topics that correlate with your scope and sequence. Use these reports to help the students learn basic, practical information they will be dealing with in life. It seems to be more meaningful to students if you let them present their information at the beginning of the discussion of each topic. This way you do not “steal their thunder.” You can then review the good points of their reports and fill in the missing pieces as you continue in your presentation. Since students don’t know the exact day of their report, they must be prepared so they can do their presentation in a day’s notice. When the students are given the assignment they should be told exactly what is expected – that it will take more than one day to complete and must be done well if they expect to earn a good grade on the report.

Prepare a wheel similar to the one seen on “Wheel of Fortune,” with as many sections as you wish. Tape the actual assignments on the wheel, or simply have the assignments ready to hand out to the students (assignments must be numbered prior to spinning the wheel). Let the students come up and spin the “Wheel of Life.” When the spinner stops on a number have the student read the corresponding assignment. (If an assignment has already been taken, they may spin until they land on one that has not been taken.) The sequence of the reports should be mixed up to keep things exciting. Give each student his/her assignment and an evaluation sheet explaining the assignment. Any reports that are not drawn from the wheel will be taught by the teacher. (If you do not have a “wheel,” simply cut the assignments out, fold in half and place them in a hat, having each student draw).

RESOURCES:

Although the students may want to use information within the classroom, the primary purpose of this report is to have the students go out into the community and find out what resources are available to individuals and families who are dealing with the assigned situations.

Wheel of Life Evaluation

Name_____

Class_____

Fortune title_____ Number_____

ITEM	POINTS POSSIBLE	POINTS EARNED
Subject covered completely	50	
Organization	15	
Delivery	15	
Visuals/Handouts	10	
Summary	10	
TOTAL POINTS POSSIBLE	100	

*** Hints for Your “Wheel of Life” Report ***

- Be certain that you have covered all the requirements listed on your “fortune.” Read your fortune often to see that you haven’t forgotten or skipped any details. Make a list of the information you need.
- Use any medium that is available to you and is appropriate to your fortune, (video, transparencies, handouts, posters, pictures, pamphlets, etc). YOUR TEACHER MUST PREVIEW ALL OF THE ABOVE BEFORE YOU SHARE THEM WITH THE CLASS!
- Be sure to check community resources and contact agencies for specific information or handouts. Many organizations have handouts that are prepared for informational purposes.
- Use real life experiences whenever possible. A true story is most interesting.
- Be certain to respect the privacy of others. Tell them specifically how you plan to use the information you are asking them to share and ask their permission. If they decline, accept their decision gracefully and assure them that you respect their decision. In no way should you ever use information that would hurt or offend anyone.
- Be creative and original in the way you share your information with the class. Put a new twist on the method of presentation you use.

Good Luck!

WHEEL of LIFE SITUATIONS

- 1 HONEYMOON PLANS** – Congratulations!! You are engaged to be married. As a couple, you have decided to take a honeymoon. You have pooled your money and have \$500.00 to spend. Because your intended spouse is working and going to school, as well as helping with the wedding plans, you are in charge of planning the honeymoon. Identify activities you and your future spouse enjoy doing, and plan a honeymoon you will both enjoy. Without exceeding your budget, plan for travel expenses including gas/airfare, lodging, food, money for activities, etc. Gather information and brochures from a travel agent or the community when applicable.
- 2 MOVING OUT** – You are a junior in college. Your parents have been supporting you, but you feel it is time to “go out on your own.” Identify what your options are, and report to the class what resources you will need to move out. What items will you need to furnish your apartment? What is the estimated cost of moving out? What emotional impact will the move have on you and your parents? Include a detailed plan of action for moving out, including a list of your wants and needs and their estimated costs.
- 3 SETTING UP HOUSEKEEPING** – Congratulations!! You are engaged to be married. You and your intended spouse have found a wonderful little apartment to begin your lives together. Your best friend gave you a wedding shower at which you received the following items:

2 bathroom towels	1 set of sheets
4 dish towels	1 pizza pan
1 cooler (ice chest)	1 box of kitchen staples (salt, baking
1 set of mixing bowls	powder, cinnamon, etc.)
1 set of 4 glasses	

When compiling items you have already accumulated individually, the lists include a stereo, car, and a mountain bike. Identify the remaining items needed to set up housekeeping in your new apartment. Identify your current needs and wants.
- 4 EATING DISORDERS** – You have been trying to lose weight for some time now, but you are not successful. You think you are healthy until you read an article from a magazine that identifies anorexic and bulimic behaviors. You realize that you are participating in several of the identified behaviors and you become nervous. What help is available for people with eating disorders and how difficult is it to get into a treatment program? What constitutes the needed treatment and who should make that decision? What costs are involved? What will insurance cover, and what other financial assistance is available? What is the prognosis for those who do not receive treatment as well as for those who do receive treatment. How common is this problem?

- 5 **SUICIDAL FRIEND** – You have a good friend who has been having severe problems. One night your friend confides that he/she is thinking about suicide and considers it a way out of the trouble he/she is having. What are your obligations to your friend? What type of help is available and where will you go to get it? Who will you tell first? How do you feel about having told this secret? How serious should you take such a conversation? How can you help your friend through this difficult time?
- 6 **MARRIAGE OF DIFFERENT RACE/CULTURAL BACKGROUND** – You have been dating someone who is of a different race or cultural background than you. You have discussed marriage on several occasions. Your parents have expressed great concern over such a marriage, but have not yet rejected the idea. You cannot really talk to your parents because you are not sure you want them to know that you share some of their concerns. Although you have strong feelings for this person, you wonder what complications you might face in such a marriage. Talk to several people who have this type of marriage and share with the class the experiences they have. What were the biggest cultural differences and how did they deal with them? What kinds of problems, if any, did it create for their families? If they have children, what complications, if any, did it create for them?
- 7 **RECEPTION OR NOT, THAT IS THE QUESTION** – You are getting married in three months and you have just finished discussing your wedding plans with your parents and future in-laws. Your parents are willing to spend \$1,000 for a reception. Your spouse's parent's will do the same. That means that the two of you will need an additional thousand dollars if you decide to have the reception you had planned. During the discussion, the idea of not having a reception was mentioned several times. Your parents agreed to the idea, but your future in-laws were opposed. What will you do? How would you spend the \$3,000 if you did not have a reception? Evaluate all of your options and discuss them with the class. What else could the money be used for instead of a reception?
- 8 **MOVING IN WITH PARENTS** – For reasons of your own, you and your new spouse have decided to move in with your parents. You are concerned about its effect on relationships and finances. You decide to talk to some people who have had this experience. Report to the class issues that you discovered from at least 1-2 other people who have had similar experiences. Talk to people from both sides of the issue: those who moved in with their parents and those who had children move in with them. What issues did they face? Did moving in with their parents strengthen or strain their relationship with their family?

- 9 MARRIAGES OF DIFFERENT RELIGIONS** – You and your steady belong to different religions. You can feel the relationship getting serious and you are concerned about the effect that different religions might have on a marriage. You have decided to talk to another couple that you know who has dealt with this situation to prepare yourself for problems that may arise. You have also decided to talk to a religious leader to see what he/she might perceive potential problems to be. To get a less biased opinion, you also decide to speak to a local marriage counselor. Report to the class your discoveries.
- 10 GETTING TO KNOW YOUR FIANCEE** – You are engaged and excited about your upcoming marriage. However, you have recently noticed some habits of your future spouse that cause you to be mildly concerned about how well you will get along after marriage. You are certain that the two of you will live happily ever after, but you decide to do a little investigating anyway. Report to the class your discoveries about marital adjustments after talking with at least four couples, two of whom are newlyweds.
- 11 MARRIAGE COUNSELING** – You and your spouse are experiencing marital difficulties. You have tried for months to resolve the problems, but the situation seems to be getting worse. You have decided that it is time to see a marriage counselor. What steps would you take to locate a reputable counselor who would be suitable for your problem and your marriage? After locating a counselor, ask him/her the following questions: What are the costs involved? Are there reduced rates or payment plans for low-income families? Approximately how long do most couples attend counseling? What is the success rate of marriage counseling? Talk to friends or other people who have resolved problems with a counselor, and ask them how they felt about their experience. Would they recommend it to other troubled couples? How has their marriage changed? Has it affected other areas of their lives?
- 12 COST OF HAVING A BABY** – You and your spouse just found out you will be having a baby. You are both excited; however, you are also a bit overwhelmed by all the expenses. You have created a list with prices of medical expenses and other important items you will need to care for your baby. After speaking with the hospital to determine an estimated cost during labor and delivery, and creating a list with necessary items, share it with your classmates.
- 13 TEEN PARENTS** – After dating for several months, you and your boy/girl friend find out you are pregnant. How will you tell your parents? What was their reaction? Investigate the costs (financial and emotional) of having this baby. Share the information with the class. Do you decide to keep your baby? Why or why not? How will this baby affect your future plans?

- 14 ADOPTING A BABY** – You have been married for eight years, and trying to conceive for five. Test results indicate that your chances of conceiving a child are slim. You have decided to adopt a child. Where is the first place you turn for help? What do you discover are the qualifications you and your spouse must possess in order to adopt a child? What are your obligations after you adopt? What is the cost of adopting a child/infant?
- 15 HOME BIRTH OR HOSPITAL** – You are expecting the birth of your first baby in four months. You have a friend who had her baby at home. After talking with her, you are now contemplating the idea. Investigate the option thoroughly. Report to the class what you discover after conferring with a medical doctor, a midwife, and couples who have chosen to have their baby at home and a hospital. Be sure to include the risks as well as the benefits of each. What decision did you and your spouse make after considering all the information you received?
- 16 BIRTH OF A PREMATURE BABY WITH COMPLICATIONS** – You and your spouse have just given birth to a premature baby and the doctor tells you that your child has several complications and some possible birth defects. Gather information on birth defects or complications and what kind of help you are eligible for and where you might obtain it. What is the cost of a typical premature baby who must stay in the NICU (Neonatal Intensive Care Unit)? What is a typical stay?
- 17 MULTIPLE BIRTHS** – You and your spouse are pregnant and you have been told you will be having more than one baby. After conferring with a doctor, report to the class how you found out about the possibility of multiples. What are the risks of having more than one baby at a time? What are the risks to the mother? What financial impact will this have on your new family? What is the emotional impact of the pregnancy and new, multiple responsibilities? What are the chances/odds of couples having multiples?
- 18 FOSTER CARE** – You are a social worker and you deal with foster home cases. Tell the class how and why children are placed in foster care, how and why people become foster parents/families, what financial assistance they receive, and what financial responsibilities they bear? You decide to talk to some foster parents and their foster children about their situations. Why do people usually decide to become foster parents? How do children typically feel about their new foster families? What is the success rate of foster placements?
- 19 GETTING A HOME LOAN** – You and your spouse have decided to build or buy a new home. The home you have decided upon will cost approximately \$85,000. Report to the class how to qualify for a loan, the types of loans available, and all the costs involved (including closing costs). Tell the class who you spoke with, and the process you must go through to get the loan. Compute the total cost you will have paid at the end of a 15-year loan, and a 30-year loan.

- 20 PURCHASING A HOME** – You and your spouse have decided to purchase a new home. You have discussed this with your children and have a list of wants and a list of needs. As you consider your resources, some items on the list must be eliminated or altered. Tell the class about this process and share your final list and profile of the house you want. Now go shopping for this home and report what you find. What types of homes are available and at what cost? Where were these homes located and was the location satisfactory? How did the location affect the price of the home? What other factors came into play? Finally, share with the class your decision and the home you have decided to buy.
- 21 BUILDING A HOME** – You and your spouse have looked for a home to buy, but cannot find one that meets your needs. You have decided to build a home. Interview someone who has been through this process and share with the class the experiences they have had. How did it affect them financially? What emotional impact did it have on them individually and as a couple/family? Now continue to go through the process of building your home. Tell us about the selection and purchase of the lot, the selection and purchase of house plans, and the selection of a contractor. Will you use an interior designer? If so, what will you use one for? What types of interior and exterior finishes have you decided on and how did you agree on these selections? Who was in charge of the building process? Who did the contractor speak to when a question or concern was discussed?
- 22 FURNISHING A HOME** – You have just purchased or built a new home and you are in need of some furnishings. Tell the class how you will furnish your home. Rooms include 2 bedrooms 1 bathroom, a kitchen, dining room, formal living room, and a family room. Did you use an interior designer? What is the benefit of using an interior designer? What did he/she do for you, and what was the cost? As a family, how did you decide on the furnishings? What were some of your considerations? Explain all costs in detail.
- 23 FOOD FOR A MONTH** – You and your spouse have four children ages 6 months., 3, 7, and 12. Tell all the details of planning meals and shopping for your family for one month. Provide a menu for one week, 3 meals a day. Estimate your daily, weekly, and monthly food costs.
- 24 CONSUMER RIP-OFF** – You are a consumer who recently purchased a car that turned out to be a “lemon.” You are furious and want some avenue of recourse. What are some of your options? What agencies are available to help you? Where can you look for assistance? What legal options do you have and what is the cost of legal assistance? Can you get your money back?
- 25 CAR INSURANCE** – You have an old ‘85 Chevy Nova that your grandparents gave to you a year ago. You’ve decided that you are graduating and ready to buy something with a little more class. By working part time you have saved a fair amount of money and are looking into the purchase of a cherry red ‘99 Honda Civic Coupe. Tell the class what the cost of insurance was on your old clunker and what it will be on your new car. What different options must you decide

on and what costs are associated with them? What discounted rates are available for non-smokers, and good students, etc.? Contact several insurance agencies and find out about the insurance options for both cars.

- 26 HOMEOWNERS INSURANCE** - You have just purchased an \$80,000 home and are looking at homeowner's insurance. Look at a minimum of two insurance companies. Tell the class what different options are available and what types of insurance you might choose. What are the costs and what benefits are available? How will the actual payments be made? What would it cost to add flood insurance or earthquake insurance?
- 27 LIFE INSURANCE** – You and your spouse have decided it is time to get some life insurance. You are both employed full time and have four children. You have a lovely \$80,000 home and 2 cars. Speak to a broker from at least two companies and detail all the benefits and costs involved.
- 28 FAMILY VACATION** – You and your family of four children have decided to take a vacation. Your children are ages three to 15. Plan a vacation that you all enjoy. However, because finances are a bit tight this year, you figure it would be cheaper to stay in the Northwest. Tell the class about your plans, how you decided where to go, and why you chose that particular place.
- 29 MERRY CHRISTMAS** – It is Christmas! You are a parent of four children ages six months, 3, 7, and 15. Plan a Christmas for your family and don't forget mom and dad. Tell the class what items each person will give and receive as well as any traditions you might practice. Detail all costs involved and the budget you created to guide your spending.
- 30 SPOUSAL ABUSE** – When you were married a year ago, your spouse was very loving and gentle. He was always concerned with your well-being. Recently, he has begun to physically abuse you after a fight, or after a few drinks. You are afraid for your life, but don't dare leave him for fear he will kill you. You confide in a friend and decide it is time to get some help. What are some of the issues involved in your decision to get help? Was it easy or hard to do? What services are available to help you? How can you get away without his finding you? Legally, what can you do to put him in jail and or protect yourself? What law governs this behavior and what punishment is possible or likely? What type of evidence or proof must you have before legal action can be taken? Can you ever trust your husband again? Talk with other people who may have been in a similar situation and share what you have discovered. How did they go about leading a normal life after such an ordeal?
- 31 DRUG-DEPENDENT CHILD** – Your child is in junior high school and you have just discovered that he is drug dependent. Tell us how you determined what signs a parent might observe in a drug-dependent child. What services are available to help your son/daughter? What

services are available for you to help you cope with the situation? Contact a rehabilitation center and share the costs and benefits of each. What costs will insurance cover? Tell why you would or would not choose this center for your child. What will your role in rehabilitation be and how can you help? What is the prognosis for staying drug free? How can you help your other children deal with the situation and prevent them from having the same problem?

- 32 ALCOHOLIC SPOUSE** – You have recently discovered that your spouse has an alcohol problem. You want to try and help him/her. What services are available to help you cope with the situation? What services or programs are available to your spouse? Contact a rehabilitation center or alcohol abuse program and share the costs and benefits of each. What costs will insurance cover? Tell us why you would or would not choose each place. What will your role be in the rehabilitation, and how can you help? What is the prognosis for your spouse to stay sober? How can you help your children deal with the situation and prevent them from having the same problem?
- 33 ECONOMICS OF DIVORCE** – You and your spouse have decided to get a divorce. Identify the legal procedures and costs from the beginning until the divorce is final. Who will have custody of the children? What are considerations in determining who gets the children? How will properties be divided? How will debts be handled? Will alimony or child support be paid, and in what amount? How will belongings that were purchased before the marriage or inheritances be handled? Contact an attorney, and report your findings to the class.
- 34 DIVORCE: THE SOCIAL IMPACT** – You and your spouse are discussing getting a divorce. Visit with ___ male(s), and ___ female(s) who have been through a divorce and tell us about the social ramifications of such a decision. How did they finally agree to a divorce? Describe each family situation at the time of the divorce (number and age of children, age of husband, age of wife, etc.). Who received custody of the children in each situation, and how do they feel about that decision? What types of visitations are involved and how do they feel about it? Did they find the separation to be difficult and in what ways? How did friends and family members react to the divorce? What are the major problems and concerns facing people who are divorced?
- 45 BANKRUPTCY** – You and your spouse have been experiencing financial difficulties for some time and it has now become apparent that you cannot pay your debts. You are considering filing bankruptcy. What legal procedures must you follow? Will you need an attorney, and if so, what will the costs be? What exactly happens to all of your debts? What will this do to your credit rating and your ability to make large purchases such as a home in the future? What social and psychological problems is this likely to cause for you and your family, including your children? What other alternatives might you have?

- 46 DEATH OF A CHILD** – One of your children has died. Share the psychological impact it has had on you, your spouse, and your other children as well as extended family. What kind of help might you get for your family through this type of crisis? What costs are involved in the burial? Are there any other bills incurred in this kind of crisis? Talk with a family who has experienced the loss of a child. If they are willing to share their stories, be sensitive to their feelings and needs. What can you do to be supportive of others who have or are going through this crisis?
- 47 SEEKING COUNSELING FOR YOURSELF** – You are experiencing some very difficult times in your own life and you find yourself reacting to your spouse and children in very irrational ways. You were never like this in the past and you feel less and less in control all the time. You have friends who have sought counseling before and you believe it might help you. How will you find a good, qualified psychiatrist or counselor? What are the costs involved and how much will insurance cover? What other financial assistance is available? Talk with a counselor or psychiatrist in your area, and share with the class their specialties and what assistance they can provide people. What are some common reasons people need counseling? What are some reasons people are reluctant to try counseling?
- 48 BREADWINNER LOSES JOB** – Your spouse, who is the primary breadwinner in your home, loses his/her job. You are afraid you may have to find some assistance with one 4- year old child and another on the way, and a spouse out of a job. What kinds of assistance are available to get your family through this tough time until he/she can find employment again? What assistance is available to help your spouse find another job? What will this mean in regard to all present debt? Will lenders and/or debt collectors be willing to work with you until you gain unemployment? How will this affect the lifestyle you currently lead? How will this affect your relationship with your spouse?
- 49 DISABLED SPOUSE** – Your spouse is permanently disabled. Report to the class what psychological and financial ramifications come with such a crisis. Speak with other people who have been through a similar situation and share their stories with the class. What assistance is available to families going through such a situation? How will this impact your marriage?
- 50 DEATH OF A SPOUSE** – Your spouse recently died. You have three small children to support, and only one income on which to do it. Share with the class the impact this crisis has had on you and your children psychologically and how you have and how you will continue to deal with it. What problems will this present financially and what assistance is available? What will you do about your current employment situation? Will you consider finding a second job to support your family? What might be some drawbacks to doing so? Will you consider dating or marriage in the future? How will this affect your children?

- 51 RETIREMENT – “THE GOLDEN YEARS”** – You and your spouse have both retired. You have always looked forward to the “golden years,” and now they are here. Tell the class what you plan to do with your time. What hobbies, vacations, or other activities will you participate in? How secure are your finances? What types of savings plans did you participate in to assist you in your retired years? What health concerns might you need to consider when making travel plans or engaging in activities? Talk to two different retired couples and share their lifestyle and advice with the class.
- 52 ELDERLY PARENTS MOVE IN** – You mother is getting old and she is unable to care for herself. You have considered putting her into a nursing home, but neither you nor your mother are comfortable with the idea. You have decided to move her into your home so you can care for her. Talk to a family who has experienced this and share their experiences with the class. What will the financial implications be? Is there any assistance available? If both you and your spouse work, who will care for her during the day? What assistance is there available for this? How do the children who are still at home feel about the arrangement? What problems might occur in such an arrangement?
- 53 ELDERLY PARENTS IN A NURSING HOME** – You father is getting older and is unable to care for himself. You have discussed this with your spouse and your brothers and sisters and feel it is best to place him in a nursing home. What homes are available in your area, and what costs are involved? Are there different levels of care offered? What arrangements can be made or what assistance is available to help with these costs? What type of care will your father receive, and what type of visitation and activities will be provided? Talk with a family who has made this decision, and find out how they dealt with it. How did they arrange the financial aspects? How did the elderly parent feel about the arrangement? What were some of the concerns of the elderly father? What were some of the concerns of the children? How do they feel about the situation now?
- 55 DRESS FOR THE WORKPLACE** – You are preparing for your first job. How should you dress for your interview? How should you dress once you obtain the job? Do some research on how clothing affects your chances of getting and retaining a job. What items and information should you take with you to the interview? Talk with at least three different employers about their expectations and dress requirements.

Activity 19: Goal Tree

Competencies addressed by this activity:

01. Examine and Facilitate Personal Growth and Development

01.03 Analyze the Impact of Self-Concept on Personal Growth and Development

01.04 Analyze Functions of Individual Wellness on Personal Growth and Development

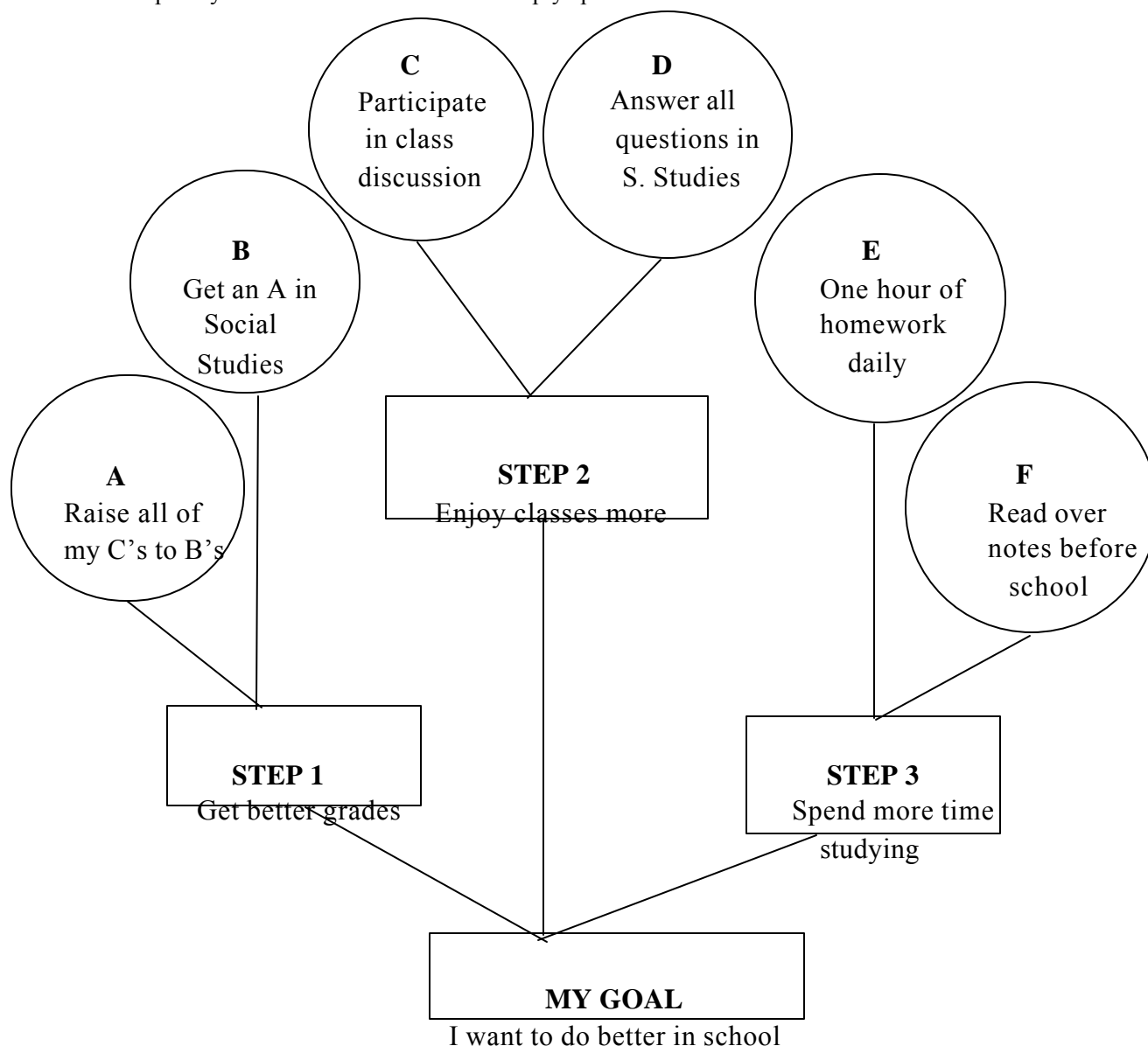
03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society

03.01 Analyze Strategies to Manage Individual, Family, and Career Roles and Responsibilities

Activity: 19

Goal Tree

DIRECTIONS: When writing goals, it is very important to be specific about what you intend to accomplish, and how you intend to accomplish them. Using a “Goal Tree” is one way to narrow down the things you’d like to change. An example is provided below. Review it carefully from the bottom up, and then complete your own “Goal Tree” in the empty spaces.



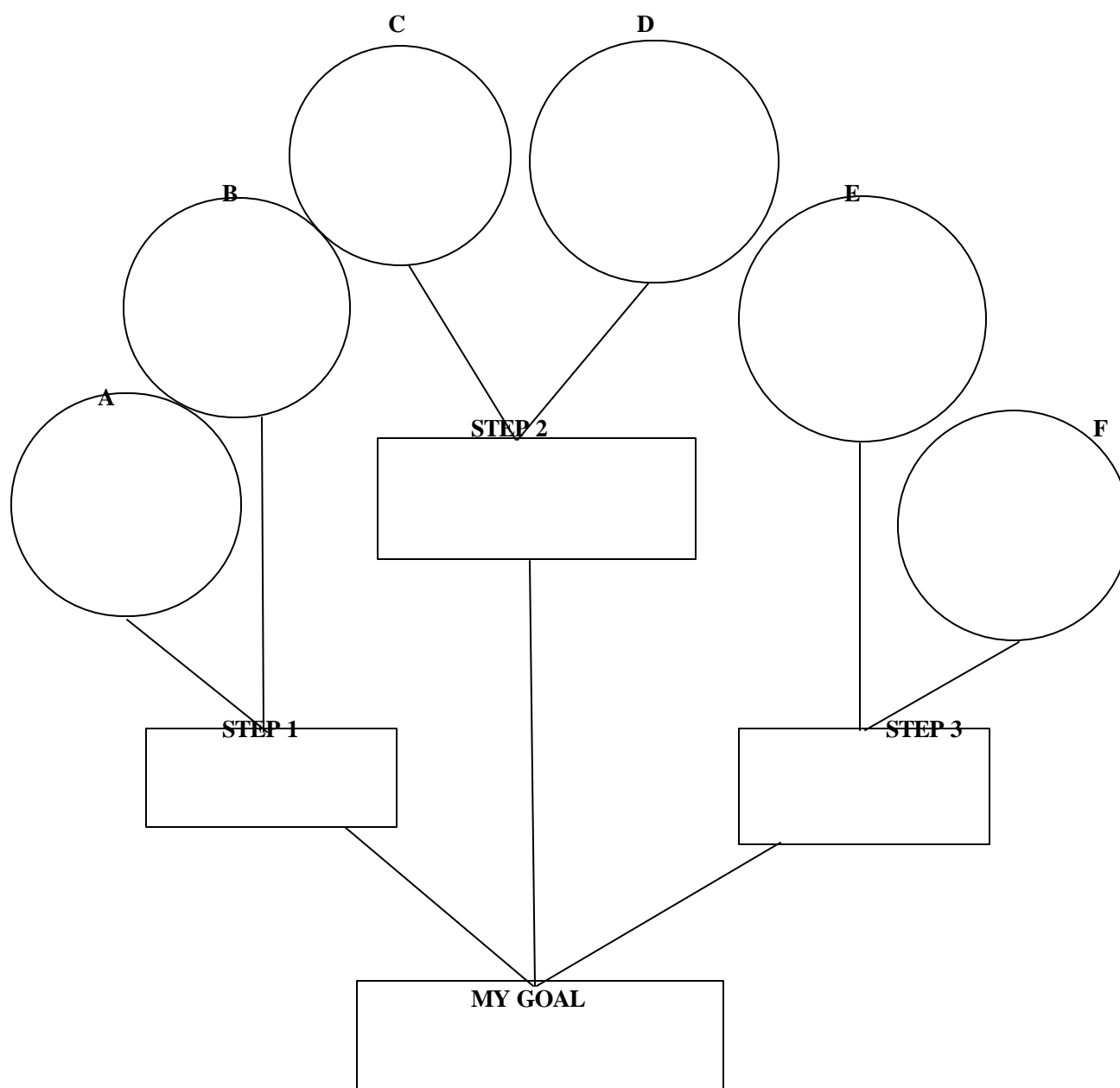
How to build your goal tree:

MY GOAL State your goal

STEP 1, 2, 3 Identify three ways you could accomplish your goals

A - F Be even more specific, what could you do to further accomplish your goals

My Goal Tree



Activity 20: Community Service

Competencies addressed by this activity:

- 03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society**
- 03.02 Analyze the Impact of Individual and Family Participation in Community Activities
- 03.06 Evaluate External Support Systems that Provide Services for Parent/Caregivers

Community Service

Many people believe that we should give something back to our communities. Some schools even require a certain number of hours of community service for graduation.

In your opinion....

- Why is community service so important?
- Who benefits most from community service projects?
- Why is volunteerism increasing?
- What types of community service projects are available in your community?
- What are some service groups in your community?
- How could more community service be encouraged in your school or town?
- What are some advantages and disadvantages regarding community service projects and activities?
- What types of service have you given in your school or community?
- How does volunteering to help others make you feel about yourself?

Activity 21: TV Family Lifestyles

Competencies addressed by this activity:

- 03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society**
- 03.01 Analyze Strategies to Manage Individual, Family, and Career Roles and Responsibilities
- 03.03 Analyze the Impact of the Family as a System on Individuals and Society

Activity: 21

TV Family Lifestyles

Television portrays many different versions of the American family structure. Some of these include biological families, single parent families, blended families, and extended families.

DIRECTIONS:

PART I: Identify several different family structures and list each in the left column. In the right column, name a TV show that depicts that structure.

PART II: Choose one of the programs from the list, and answer the following questions.

PART I:

FAMILY FORM:	TITLE OF TV PROGRAM
1.	
2.	
3.	
4.	
5.	

PART II:

Television program viewed: _____

Time viewed: _____ Family structure depicted: _____

Summarize the program:

What were some of the difficulties/conflicts that arose?

How were decisions made? Who made them?

Did the difficulties/conflicts arise as a result of the family structure? Discuss briefly.

Was the dramatization of the family and their problems realistic? Explain why or why not.

Activity 22: What is a “Family”?

Competencies addressed by this activity:

- 03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society**
- 03.02 Analyze the Impact of Individual and Family Participation in Community Activities
- 03.03 Analyze the Impact of the Family as a System on Individuals and Society

What is a “Family”?

DIRECTIONS: Begin this discussion by having students write their own definition and meaning of “family” on a 3X5 card. Then have students pair up and link their answers with a partner. Discuss their answers as a class and write down common terms or themes on the board or an overhead transparency. Share with them the definitions of family listed on the following transparency master.

Ask students to answer the following questions in writing and/or discussion in their cooperative learning groups:

- What is the “ideal family”?
- Is everyone’s definition of the “ideal” family the same?
- Does everyone belong to a family?
- Do family members have to be related?
- Discuss the importance of families to individuals.
- Discuss the importance of families to society.
- How do families contribute to human well-being?
- Do families ever hinder human well-being? How?

What is a “Family”?

1. Class definition:

2. Webster definition:

A group of people united by certain convictions or a common affiliation

A group of persons of common ancestry

3. AAFCS definition:

Two or more persons who share responsibilities and decision making that goes beyond blood, legal ties, adoption, and marriage.

4. FHA definition:

A group of persons, sometimes living under one roof, who nurture and support one another physically and emotionally.

Activity 23: The Game of Life

Competencies addressed by this activity:

- 01. Examine and Facilitate Personal Growth and Development**
 - 01.04 Analyze Functions of Individual Wellness on Personal Growth and Development

- 03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society**
 - 03.01 Analyze Strategies to Manage Individual, Family, and Career Roles and Responsibilities
 - 03.03 Analyze the Impact of the Family as a System on Individuals and Society

- 04. Develop Personal and Family Resource Management Skills**
 - 04.01 Demonstrate Management of Individual and Family Resources

Activity: 23

The Game of Life

Goals are an important part of becoming the person you want to be. If you change your goals often, you change your direction. This makes it harder to accomplish the things that are important to you. People who have mapped out their lives and know where they want to go are more apt to be successful than someone who has not given it much thought. However, we cannot control all the roadblocks or detours that are thrown in the way of accomplishing our goals and dreams. Some of these roadblocks and detours may dramatically alter our master plan making our lives harder and more complicated; others only make us better, stronger people. Whatever the outcome of your decisions and the path you may choose to follow, take responsibility for your choices and your experiences, and use them to learn and become a better person.

RESOURCES NEEDED: The game of LIFE - Milton Bradley, Co. Springfield, MA 01101.
Copyright 1985.

DIRECTIONS: Before starting to play the game of “Life,” make a prediction, or write down your goals for your future in the PRE-GAME box, expressing what you would like to accomplish by the end of your “life” in the following areas.

PRE-GAME: What are your goals in the following areas?

CAREER (college, job opportunities)	
FAMILY (children, marriage, etc.)	
FINANCES	
HEALTH	

POST-GAME: What circumstances occurred that changed your original predictions?

CAREER (college, job opportunities)	
FAMILY (children, marriage, etc.)	
FINANCES	
HEALTH	

What were the final results in each area?

CAREER (college, job opportunities)	
FAMILY (children, marriage, etc.)	
FINANCES	
HEALTH	

Activity 24: Stages and Development Tasks in the Family Life Cycle

Competencies addressed by this activity:

- 03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society**
 - 03.03 Analyze the Impact of the Family as a System on Individuals and Society
 - 03.04 Analyze Roles and Responsibilities of Parenting
- 04. Develop Personal and Family Resource Management Skills**
 - 04.01 Demonstrate Management of Individual and Family Resources

Stages and Developmental Tasks in the Family Life Cycle

Stage 1 Beginning Family: The married couple establishes their home but do not yet have children.

Developmental Task: Establishing a satisfying home and marriage relationship and preparing for childbirth.

Stage 2 Childbearing Years: From the birth of the first child until that child is 2 ½.

Developmental Task: Adjusting to increased family size, caring for an infant, providing a positive developmental environment.

Stage 3 Family with Preschoolers: When the oldest is between the ages of 2 ½ and 6.

Developmental Task: Satisfying the needs and interests of preschool children: coping with demands on energy and attention with less privacy at home.

Stage 4 Family with School Children: When the oldest child is between the ages of 6 and 13.

Developmental Task: Promoting educational achievement and fitting in with the community of families with school age children.

Stage 5 Family with Teenagers: When the oldest child is between the ages of 13 and 20.

Developmental Task: Allowing and helping children to become more independent; coping with their independence; developing new ways of relating to them; maintaining a supportive home base; adapting to new living circumstances.

Stage 6 Launching Center: From the time the oldest child leaves the family for independent adult life until the time the last child leaves.

Developmental Task: Releasing young adults and accepting new ways of relating to them; maintaining a supportive home base; adapting to new living circumstances.

Stage 7 Empty Nest: From the time the children are gone until the marital couple retires from employment.

Developmental Task: Renewing and redefining the marriage relationship; maintaining ties with the children and their families; preparing for retirement years.

Stage 8 Aging Family: From retirement until death of the surviving marriage partner.

Developmental Task: Adjusting to retirement; coping with the death of the marriage partner and life alone.

If more children come into a home, the process repeats itself. Thus, a family can be in several overlapping stages. This requires that the family learns many different developmental tasks and the adjustments at the same time. In a family, each person is trying to make it through a specific INDIVIDUAL stage while the family is, as a unit, also going through various stages in the family life cycle.

This information by Duvall reviews the family life cycle. In order to better understand individual

growth and development, it would be helpful to review Erik Erikson's stages of personality development . Remember that parents are in one stage and their children are in certain other stages depending upon their age.

(Information adapted from "Family Matters" by Smith and Apicelli)

Stages and Developmental Tasks in the Family Life Cycle

- Stage 1** **Beginning Family:** The married couple establishes their home but do not yet have children.
- Stage 2** **Childbearing Years:** From the birth of the first child until that child is 2 ½.
- Stage 3** **Family with Preschoolers:** When the oldest is between the ages of 2 ½ and 6
- Stage 4** **Family with School Children:** When the oldest child is between the ages of 6 and 13.
- Stage 5** **Family with Teenagers:** When the oldest child is between the ages of 13 and 20
- Stage 6** **Launching Center:** From the time the oldest child leaves the family for independent adult life until the time the last child leaves.
- Stage 7** **Empty Nest:** From the time the children are gone until the marital couple retires from employment.
- Stage 8** **Aging Family:** From retirement until death of the surviving marriage partner.

Activity 25: Online School Assignments: Instructions for Teachers

Competencies addressed by this activity:

- 03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society**
- 03.03 Analyze the Impact of the Family as a System on Individuals and Society

Online School Assignments: Instructions for Teachers

Web address: <http://www.familytrack.com/profess/assignments.htm>

Family Track's online assignments can be used free of charge by any teacher or professor teaching a family-related course. Teachers just need to provide students with an e-mail address that assignments can be submitted to. When students complete the assignments online, the assignments are sent directly to the teacher's e-mail address.

Rationale:

The assignments help students explore and become familiar with family education on the World Wide Web, and cover the following topics:

- Human development
- Family finances
- Sexuality
- Parenting
- Relationships
- Family & society
- Family interaction
- Family & the law

The Assignments

1: Exploring Family Education on the Internet

This assignment helps students to learn what types of family education Web sites exist on the Internet. It uses Family Track's list of over 400 family education links to give students who are less familiar with the Internet a chance to explore many different quality sites. Students choose three sites that interest them and write about each site's strengths and weaknesses.

2: Using Internet Family Education in Research

This assignment helps students learn how to use Web sites as references in research papers. It helps them locate a site with content relating to their research topic, evaluate that site, and write a correct reference to be included in the bibliography of their research paper.

3: Evaluating Family Education on the Internet

This assignment helps students explore issues surrounding the evaluation of the content on family education Web sites. Students learn about Family Track's criteria for evaluating sites, search the Internet for and evaluate a family-related Web site, and develop their own evaluation criteria.

Activity 26: The Price is Right

Competencies addressed by this activity:

03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society

03.04 Analyze Roles and Responsibilities of Parenting

03.06 Evaluate External Support Systems that Provide Services for Parent/Caregivers

04. Develop Personal and Family Resource Management Skills

04.01 Demonstrate Management of Individual and Family Resources

The Price is Right

SUPPLIES NEEDED

1. At least 25 containers of baby care products (lotion, shampoo, etc.) with price tags attached to the bottom of each. (You may wish to ask students to help collect these containers, then give them extra points or a treat.)
2. Pictures of baby furniture, clothes, etc. (along with their descriptions and prices) cut from a catalog. Attach each picture to one side of a sheet of construction paper, with its description and price attached to the other side.
3. Prizes (optional) such as frosted animal crackers for first-round winners and a baby food jar full of candy for the grand prize.
4. Calculator

PROCEDURE

Select a student to be the hostess; another student to be the mathematician. The teacher is host. The front row students, in desks, are the first group of contestants. The hostess will show them the first picture as he/she reads the description on the back. Contestants must guess the price of the object. The person guessing the closest price without going over the actual price is the winner.

That person then comes to the front of the class and is shown five baby product containers. The object is to guess the prices of each. The mathematician keeps track of each price and gives totals. The actual price of each product is then revealed and the mathematician totals the actual prices.

This process is repeated with the next row of students until all rows have competed.

Activity 27: The Cost of a Child

Competencies addressed by this activity:

- 03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society**
 - 03.04 Analyze Roles and Responsibilities of Parenting
 - 03.06 Evaluate External Support Systems that Provide Services for Parent/Caregivers
- 04. Develop Personal and Family Resource Management Skills**
 - 04.01 Demonstrate Management of Individual and Family Resources

Activity: 27

\$\$\$\$ The Cost of a Child \$\$\$\$

There is an old saying, “If you have money problems, you have marriage problems.” It is important that couples sit down and discuss whether or not they are in the right financial position to have a child. While the cost will vary from area to area and the circumstances of the mother and child’s physical condition may cause a large variation in financial costs, the following are fairly representative. (Teacher: be sure to compare these estimates with those in your area)

Doctor for Delivery and Pre- and Post-Natal Checkups.

Vaginal	\$1650
Cesarean Section	\$2500
Additional:	
Assistant surgeon	\$ 418
Lab fees	\$ 200
Ultrasound	\$ 220

Anesthesia (amount varies with the time)

1 hour	\$ 360 +
3 hours	\$ 500 +
8 hours	\$ 720 +
C-section	\$ 435 +

(if a mother has an Epidural and is labor for awhile and then is taken for an emergency C-section she will pay the original costs of time in labor and the C-section costs)

Hospital Cost for Mother

24-hour stay	\$2700
2-day stay, no complications	\$4100
3-day stay, no complications	\$5100

Hospital Room for Child

24-hour stay	\$ 600
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Pediatrician

Initial exam	\$ 135 +
Discharge exam	\$ 75 +
Circumcision	\$ 110 +

The cost of baby food, clothing, and other necessary items should be calculated beforehand so that they can be budgeted into the financial situation.

Children are very expensive. If at all possible, the couple should have an insurance policy to help defray the expenses.

At the conclusion of this activity discuss:

1. Is the cost of raising children greater or less than you guessed?
2. Are there other expenses you would like to add?
3. How much money would a person have to earn to pay for those expenses?
4. What are ways to reduce costs of caring for babies? How would you feel about buying items at second-hand stores?
5. How important is maternity insurance?

The following items should be used in this assignment. The teacher will need to check his/her area for current costs. The costs shown below were computed on 1997 national averages.

Mother's Medical Expenses

Vaginal Birth - This includes all exams before birth, delivery charges for a vaginal birth, and postpartum exam. **\$1650 +**

Cesarean Section - This includes all exams before birth, delivery charges, a Cesarean section birth, and postpartum exam. **\$2500 +**

Hospital Charges -

24-hour stay	\$2700 +
2-day stay, no complications	\$4100 +
3-day stay, no complications	\$5100 +
Epidural (depending upon how long it is needed)	\$ 360+

Most people have some form of health insurance. However, insurance policies vary. Some pay most of the maternity costs, but most pay somewhere between one-third and one-half.

You can lower expenses by having a midwife or resident in a local teaching hospital deliver the baby, staying in a maternity ward, and/or by attending a maternity clinic or center which establishes fees according to the individual's ability to pay.

Adolescents who do not receive adequate prenatal care are especially at risk for complications during their pregnancies and deliveries. If any complications do develop, costs will be much higher. Family insurance policies may not cover maternity benefits for women under the age eighteen.

Baby's Medical Expenses

\$ 510

The baby's medical expenses are based on \$135.00 day for examination by a pediatrician, six routine office visits at \$50.00 each, plus \$75.00 for inoculations. This assumes the baby is well and needs no extra visits to the doctor or pharmacy. Some public clinics provide free or low cost services. Do not forget the cost of vitamins if you plan on giving them to your baby.

Hospital Charges

12-24 hours **\$ 600**

Circumcision **\$ 110**

Pediatrician (no complications) **\$ 210**

Diapers **\$ 850 +**

This is the estimated cost for the convenience of disposable diapers (approx. \$2 per day) and baby wipes (\$.30 per day). You can save money by watching for sales and by shopping for diapers in a discount store. You can save even more money by purchasing your own supply of cloth diapers and laundering them yourself. This costs approx. \$300 a year but takes more of your time.

Baby's Clothing

\$ 450 +

When buying clothes it is best to look for practical, sturdy, wash-and-wear clothing. You can go below the \$450.00 allotted here if you borrow baby clothes from relatives and friends, shop at discount stores, and buy clothes slightly larger than necessary, so they will last more than one season.

Baby's Food

Although babies do not eat very much, they eat often. One way you can save money on baby food is by breast-feeding. However, the decision about whether to nurse an infant should be made for other reasons in addition to financial considerations. Many public health departments provide free supplemental food, including baby formula, to low income families.

Formula (\$4 per day) **\$1460**

Food **\$ 300**

Nursery Furniture

\$ 500

The \$500 allotted here includes a crib, high chair, dresser/changer, sheets, blankets, pads, baby carriage, infant car seat, and portable bassinet. You can save money by buying used items, borrowing from friends and family, or improvising – using an old table on which to change the baby, for example.

Baby-Care Needs**\$ 150**

Baby-care items included are baby powders and lotions, Tylenol, thermometers, bottles, sterilizer, feeding dish, vaporizer, and baby spoon.

Child Care (first year only)**\$4160**

This large expense will continue for some years if the mother works full time. The estimated cost is for a private nursery school where the child can stay 8 hours a day 5 days a week, \$2 per hour. However, it is extremely difficult to find convenient, full-day infant programs. Many nurseries will not take children until they are toilet trained. Licensed home day care is available in some areas.

Baby Sitter**\$ 144**

This figure is based on \$2 an hour for 6 hours a month. You will probably want more free time than this figure reflects. Of course, you can save money if you have relatives who are willing to baby sit or you decide to take your child with you.

(Adapted from "Baby's First Year", pp. 143-144, Life Planning Education)

Activity 28: When Are You Ready?

Competencies addressed by this activity:

- 03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society**
- 03.04 Analyze Roles and Responsibilities of Parenting

When are You Ready?

How do you know when you are ready to have children? Several areas of readiness need to be considered:

MARITAL READINESS

There are several stages that couples progress through when dating. Stage 1 is Gushy, Stage 2 is Game Playing, and Stage 3 is Goal Directed. You go through the same stages all over again after you are married. The Gushy stage occurs again during and after the honeymoon, then you go into game playing as you try to adjust to each other. Eventually you will get to the goal directed stage. Be sure that you are in the goal directed stage before planning to have a baby. (You will probably go through the stages again after the baby is born!)

The first year of marriage is an important one for adjustments to each other's day-to-day living habit, sexual intimacy, extended families, and the financial aspects of your new marriage. It is also a time for building successful patterns of communication with each other, resolving conflicts, working out roles in the marriage, and forming a successful marriage partnership. A good marriage is based on knowing each other well.

The stability that this time and effort can give a marriage can be jeopardized when a new baby enters the relationship too soon. Even a baby who is wanted and planned for adds major stress to a marriage. A huge increase in responsibility adds to an increase in disagreements, a change in marital roles, a strain on communication, a decrease in time together, financial strain, jealousy, fatigue, and a temporary decrease in marital satisfaction.

It is wise to postpone having your first baby until the marriage is stable, which may take a year or so. Having children strengthens stable marriages. Having a baby makes a weak relationship weaker.

FINANCIAL READINESS

Initial expenses include thousands of dollars for doctor and hospital bills and for baby food, diapers, clothing, cribs, strollers, toys, etc., for the baby.

If both parents work, childcare is a costly necessity. The loss of time spent with the child during his/her formative years is a major issue. Most families need more than one income to survive.

As the child grows older, expenses increase. Not only are there increased costs of clothing and food but increases in cost of living space, as you need a house or bigger apartment with play areas, utilities, insurance, recreation, education, sports fees, dance and music lessons, savings for college, etc. It will cost parents as much as \$150,000 to raise each child, just to the age of eighteen.

You do not need to save the entire \$150,000 before deciding to have a baby; however, you do need to be financially stable.

EMOTIONAL READINESS

Have the students take the “Personal Readiness Quiz” (following) and discuss the results.

SOCIAL READINESS

What are some of the things you like to do for fun with friends? Which of these activities could you do with a baby in your arms? Relate stories of trying to go to restaurants with a baby who cries so much and the waitress serves your food already in the doggie bags and asks you to take it home and eat it so you don’t disturb the rest of the customers.

What would it be like to take a baby to the movies with you only to have it crawl off your lap and into the seats four rows away, a gooey mess of gum and popcorn stuck to her? Could you take a baby skiing? Camping? Would it be good to leave a baby with a sitter every time you wanted to do these activities? When you say yes to parenthood, you say no to much of your social life.

INTELLECTUAL READINESS

Do you always have realistic expectations about childhood, or do you think babies always smell good, are potty-trained by age two and go to sleep when you put them in bed?

Do you understand the principles of child guidance and development? Do you know what to do if a baby cries? Won’t eat? Is afraid of the dark?

Do you understand the responsibilities and commitments of parenthood? Do you know it is a 24- hour a day job, with no weekends off, no vacations, and no sick leave? The job does not end when the children begin school, graduate, or move away from home; it is a lifetime commitment.

PHYSICAL READINESS

The health of the child depends on the health of the parents. Good nutrition, good health, and freedom from alcohol, tobacco, and other drugs beginning long before conception are important for both the father and mother. Are you preparing your body now for future parenthood?

When is the healthiest time to become parents? Twenty-three to thirty is prime time for mothers. Younger mothers and older mothers may have more complications. Age is less important for fathers.

PERSONAL READINESS QUIZ

Circle “A” if you agree with the statement, or “D” if you disagree with the statement.

Most of the time.....

- | | | | |
|-----|-------------------------------------------------------------------------------|---|---|
| 1. | I don't care much about my free time. | A | D |
| 2. | I get frustrated easily when things don't go my way. | A | D |
| 3. | Sleeping late is not very important to me. | A | D |
| 4. | Routines are boring. | A | D |
| 5. | I have a lot of confidence in myself. | A | D |
| 6. | I wouldn't mind spending \$400 a month on someone else for the next 18 years. | A | D |
| 7. | I would want my child to be just like me. | A | D |
| 8. | I still have years to go before I am fully mature | A | D |
| 9. | I enjoy sharing my possessions with others. | A | D |
| 10. | I like going out and doing things when I feel like it | A | D |
| 11. | I sometimes have trouble controlling my temper. | A | D |
| 12. | Children get on my nerves. | A | D |
| 13. | I feel unprepared to take care of a newborn baby. | A | D |
| 14. | I feel unprepared to take care of a six-year-old. | A | D |
| 15. | I feel unprepared to take care of a twelve-year-old. | A | D |
| 16. | I need someone to love me before I can love myself. | A | D |
| 17. | I find it easy to be flexible and compromise. | A | D |
| 18. | I am a good communicator, listener, and problem solver. | A | D |
| 19. | Household chores are a drag. | A | D |

(Just Say Know: An Educators Guide to Helping Young People Make Informed Decisions. Planned Parenthood Association of Utah, 1998.)

Activity 29: Media Messages

Competencies addressed by this activity:

- 03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society**
 - 03.01 Analyze Strategies to Manage Individual, Family, and Career Roles and Responsibilities
 - 03.03 Analyze the Impact of the Family as a System on Individuals and Society
 - 03.04 Analyze Roles and Responsibilities of Parenting
- 04. Develop Personal and Family Resource Management Skills**
 - 04.04 Evaluate the Impact of Technology on Individual and Family Resources

Activity: 29

Media Messages

DIRECTIONS

Choose between one of the following activities:

- Find 4 examples from magazines or newspaper articles, jokes, greeting cards, children's books, billboards, cartoons, etc., that give messages about parenting.
- View a television show dealing with issues about parenting and families and examine the issues given about parenting.

Based on your observations, answer the following questions.

TV program/data reviewed: _____

1. Who was responsible for the children?
2. What kinds of work did the parent(s) do?
3. Who did the children talk to if they had a problem?
4. Was there a major/primary caregiver? Who?
5. Was there anyone else involved in the care and guidance of the children besides the parents? Who?
6. How are parents viewed in a positive way by society? By your peers?
7. In what ways are parents viewed in a negative way by society? By your peers?
8. Are mothers and fathers valued equally well? Consider issues such as maternity/paternity leave, child care benefits. How might that affect the way they parent? How might it affect the children?
9. What needs do parents have in their parenting roles? Are they given the message from society that it is acceptable to have their own needs? To "need" help? Who can help them?

10. What are some ways the following situations might affect the ability to be a parent?
- A parent who is chemically dependent

 - A parent who struggles with depression

 - A family in poverty

 - A family who experiences domestic violence

 - A parent who experienced child abuse or trauma as a child
11. What were the overall messages you received from your assignment about parenting?
-
-
-
-
-
-
-
-
-
-
12. How are these messages similar or different from the ones you have received from your parents and family?

Activity 30: Wanted: A Good Parent

Competencies addressed by this activity:

- 03. Examine the Impact of Family and Parenting Toles on the Well-Being of Individuals and Society**
- 03.03 Analyze the Impact of the Family as a System on Individuals and Society
- 03.04 Analyze Roles and Responsibilities of Parenting
- 03.05 Examine Parenting Practices that Maximize Human Growth and Development
- 03.06 Evaluate External Support Systems that Provide Services for Parent/Caregiver

Wanted: A Good Parent

DIRECTIONS: Have students brainstorm the qualifications for being the ideal parent considering both mothers and fathers. List them on the chalkboard. Next, have students assume the role of an employer who wants to hire someone for the job, and create an advertisement for the position. Upon completion of the activity, lead a class discussion on the multiple roles and responsibilities of parents.

Discussion questions

- How can you learn more about the job of being a parent? With whom can you talk?
- Based on this activity, how many people who are parents are really qualified for the job?
- What are some of the benefits of parenting? Disadvantages?

Components of a want ad:

- Job Title
- Qualifications
- Responsibilities
- Length of contract
- Hours
- Vacations, sick leave, holidays
- Fringe benefits

Activity 31: Fostering Self Esteem Discussion

Competencies addressed by this activity:

- 01. Examine and Facilitate Personal Growth and Development**
 - 01.03 Analyze the Impact of Self-Concept on Personal Growth and Development
- 03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society**
 - 03.05 Examine Parenting Practices that Maximize Human Growth and Development
- 04. Develop Personal and Family Resource Management Skills**
 - 04.02 Analyze the Relationship of the Environment to Family and Consumer Resources
 - 04.03 Analyze Policies that Support Consumer Rights and Responsibilities

Fostering Self Esteem Discussion

(You may wish to use the transparency “Fostering Self-Esteem” with this discussion.)

All children are born believing they are the center of the universe. They do not worry too much about what anyone else thinks. (You do not see babies noticing whether other babies are crying before they decide to cry. Do babies check to see whether other babies are wearing name brand or generic diapers?)

However, within the first few years, children perceive how the most important people in their lives (their parents) see them. Their image of themselves becomes a reflection of their parent’s image of them. They then behave the way they see themselves and become whatever that image is. A parent who thinks children are brats will treat children as though they are brats. The child believes he/she is a brat, and acts like a brat; therefore become a brat! A parent who thinks a child is wonderful, will treat him/her like he/she is wonderful. The child believes he/she is wonderful, and becomes wonderful!

There is a “self-fulfilling prophecy.” It states that you become what you think you are. Whether you think you can or think you can’t, you are right. As long as you do not give your child the impression that he/she is better than others, but every bit as good, you cannot give your child too much confidence. Giving your child that precious sense of personal worth gives him/her the ability to survive the hazards and hurts of growing up. The gift of self-esteem is the best thing you can ever give your child.

How do you help your child build self-esteem? Self-confidence is built gradually, a collection of positive experiences.

1. Provide more successes than failures for the child.

- Plan successes. Give children many things to do that they can do well (books they can read, games they can play, clothing they can put on by themselves).
- When there are many failures, help the child back up to a point where success is achieved, and then move on more gradually. (For example, if Johnny is having trouble tying his shoes, get him some slip-on shoes that he can wear until it is easier for him to learn to tie.)
- Help the child perceive him/herself as successful. (Even though Jane didn’t score a goal in the soccer game, point out how well she ran to keep up with the ball and move it in the right direction.)
- Provide practice for what the child can do. You may wish to provide lessons to improve skills.

2. Give the freedom to fail with acceptance.

- As long as there are more successes than failures, children learn not to let a few failures get them down. They will learn to simply try again.
 - A child who is over-protected and not allowed to fail will learn to try only if success is guaranteed. (Do not help Tim get dressed every time. If he gets his shirt on backwards, show him how to put it on correctly and let him keep trying until he can do it.)
- 3. Give lots of encouragement.**
- Recognize the effort and improvement, not just the final accomplishments.
 - “I know you can do it!” “You handled that really well!” “It’s coming right along!”, “You will make it next time.”
 - Show appreciation: “Thanks, you were a big help!”
- 4. Give unconditional love.**
- Let the child know that even when you are mad at him/her, even when you do not approve of her behavior, she is still greatly loved.
 - Accept children as they are, not as they could be.
 - Respect children.
 - Show them how much you care about them. Hug them; tell them they are terrific. Tell them you love them.
- 5. Allow independence.**
- If a child can do it for himself, let him.
 - Don’t interfere when a child is working through a problem. It gives the message that you do not believe he can do it. Give suggestions and help him only when help is wanted.
 - Give him/her choices to make as early and as much as possible. Let a toddler decide what he wants for lunch. “Do you want soup or a sandwich?” Caution: do not offer choices if you do not plan to honor that choice. Do not say, “What do you want to wear to church?” then not to let her wear the swimsuit and thongs she picks out; this injures her self-confidence. Instead say, “Do you want to wear your blue dress or your red dress?”
- 6. Eliminate the negative.**
- Tell children what they can do, not what they cannot. “Instead of finger painting on the table, put some newspapers under your picture.”
 - Catch your child doing something good more often than when he is doing something wrong. Children naturally want to do the things for which they get recognition.
- 7. Do not set standards unreasonably high.**
- Her room does not need to be cleaned perfectly, he does not have to win every game, and she does not need to get 100% on all her spelling tests.
 - Know your child’s abilities and let him work within them.
 - Children are not miniature adults. They have to start out sloppy in order to learn to be neat, slow in order to be fast, and unskilled in order to be skilled.
 - Make sure you are not overestimating her maturity.

8. **Avoid ridicule.**
 - Avoid cute, but degrading nicknames like “grinner” or “shorty” and labels like “lazy,” “clumsy,” “hellion.”
 - Do not make fun of children, especially in front of others.
9. **Allow exploration and encourage questions.**
 - Instead of keeping infants in playpens all day, let them crawl, explore, and find out about their world so they feel comfortable in it.
 - Give toddlers a chance to feel their food, to find out what happens when rocks are dropped in water, to push a toy car down a ramp, etc.
10. **Set limits.**
 - Let the child know what the limits are and let him feel secure that you will not let him go too far.
11. **Help your child develop talents (her own talents, not the ones you wish she had).**
 - Every child needs to feel that she is good at something, whether it is music, soccer, painting, leadership, dog training, rock collecting, or any other positive interest your child has. Give her encouragement, books to read, lessons, and many opportunities.
12. **Take their ideas, emotions, and feelings seriously.**
 - Do not belittle them by saying, “Oh, that is nothing to cry about,” “That is no big deal,” or “You will get over it.”
13. **Be a good role model.**
 - Improve your own self-image and let your children see that you value and feel good about yourself.
 - Let your children see you make mistakes, learn from them, and try again.
14. **Give your children responsibility.**
 - Give children chores that are appropriate to their ages. Two-year olds can help set the table, put away their toys, and put dirty clothes in the hamper. A ten-year old can wash the car, baby-sit, and pack his own suitcase.
 - Each child should have a family job at least once a day. Children feel useful and valued when they are contributing to the family’s welfare. Rather than “Do it so you will learn some responsibility,” say, “We need your help to get things running smoothly around here.”
15. **Be available.**
 - Give children support when they need it.
 - Spend time together, talking and sharing activities you both enjoy, working together.

FOSTERING SELF-ESTEEM

1. Provide more successes than failures for the child.
2. Give the freedom to fail with acceptance.
3. Give lots of encouragement.
4. Give unconditional love.
5. Allow independence.
6. Eliminate the negative.
7. Do not set standards unreasonably high.
8. Avoid ridicule.
9. Allow exploration and encourage questions.
10. Set limits.
11. Help your child develop talents.
12. Take their ideas, emotions, and feelings seriously.
13. Be a good role model.
14. Give your children responsibility.
15. Be available.

Activity 32: Building a Child's Self Esteem

Competencies addressed by this activity:

03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society

03.05 Examine Parenting Practices that Maximize Human Growth and Development

Building a Child's Self-Esteem

In each of the following situations, what would you say or do to build your child's self-esteem? Hand out a situation to each student or a group of students, and have each share with the class what they would do to foster self-esteem.

1. You want to do something fun with your three-year old. How do you let her choose what you will do together?
2. Your four-year old wants to make some "Rock-a-dile Red" Kool Aid.
3. Instead of saying "Do not run and scream through this living room," say....
4. Your three-year old, covered with mud, says, "Daddy, I love you!"
5. Your four-year old has an accident in his pants at the mall.
6. Your five-year old is struggling with a puzzle that is too hard for her.
7. Your three-year old puts his clothes on "all by myself" but his shirt is on backwards.
8. Your seven-year old puts on a pair of roller blades for the first time, but falls down every three or four steps.
9. Your twelve-year old comes home with a 70% on her spelling test. Last week she received a 60% on her test.
10. Your eight-year old wants to help changes the tire on the car.
11. You want your toddler to begin taking responsibility.
12. Your child is upset because you want to spray a web full of baby spiders with "Raid."
13. Your six-year old wants to start a stamp collection.
14. Your son has just helped clean the kitchen.
15. Your daughter complains that math homework is too difficult.
16. Your son is worried that he will not do well in his music recital.
17. Your daughter played well in a basketball game, but they lost the game.

18. Your son lost the election for class president.

Activity 33: Family & the Law

Competencies addressed by this activity:

03. Examine the Impact of Family and Parenting Roles on the Well-Being of Individuals and Society

03.01 Analyze Strategies to Manage Individual, Family, and Career Roles and Responsibilities

03.02 Analyze the Impact of Individual and Family Participation in Community Activities

03.06 Evaluate External Support Systems that Provide Services for Parent/Caregiver

04. Develop Personal and Family Resource Management Skills

04.04 Evaluate the Impact of Technology on Individual and Family Resources

Family & the Law

The following web sites contain information about current laws, policies, and legislation related to children and parenting. For lesson and activity ideas, consult the following curriculum:

RespecTeen Program

- RespecTeen Speak for Yourself Curriculum
- RespecTeen Speak for Yourself Letter-Writing Contest
- RespecTeen National Youth Forum

For the 1998-99 curriculum: 1-888-376-1876

www.luthbro.com

Through this national program, students learn they have an important role in government and can influence decisions. It can be ordered for free at the toll-free number listed above. The curriculum includes information on how bills become laws; distinguishing among local, state, and national issues; and understanding what can be done about problems on the national and local levels. Students learn how to write letters to U.S. representatives about issues on a variety of topics.

Children's Alliance of Idaho

Legislative Bulletin

<http://w2.state.id.us/legislat/legislat.html>

This web site contains full texts of all bills of relevance to children currently being reviewed by the legislature. You can check this web site for the latest progress on a certain bill.

Children Now

<http://www.childrennow.org>

Children Now is recognized for its policy expertise and up-to-date information on the status of children. Good source for current articles regarding national child issues.

Single Dad's Index

<http://www.vix.com/men/single-dad.html>

This site provides legal information and advice for fathers who are currently dealing with child custody, divorce, alimony, and child support issues.

Children's Defense Fund

<http://www.childrensdefense.org>

CDF believes that no child should be left behind, and that every child needs and deserves a Healthy Start, a Head Start, a Fair Start, a Safe Start, and a Moral Start in life.

Child Welfare League of America

<http://www.handsnet.org>

HandsNet is a national, nonprofit organization that promotes information sharing, cross-sector collaboration and advocacy among individuals and organizations working on a broad range of public interest issues.

Activity 34: Living on Your Own

Competencies addressed by this activity:

04. Develop Personal and Family Resource Management Skills

04.01 Demonstrate Management of Individual and Family Resources

04.04 Evaluate the Impact of Technology on Individual and Family Resources

04.05 Analyze the Interrelationships of the Economic System and Consumer Actions

Living On Your Own....

Name: _____ Class: _____

DIRECTIONS: Complete the following online assignment; be sure to read all the directions.

1. You are planning to move to another city and share an apartment with a friend. Decide how many bedrooms you need/want. _____
2. Your monthly income is \$1500. Decide now how much you are willing to spend on your apartment. (this cannot be more than 30% of total income) _____
Amount you will be responsible for (all, 1/2): _____
3. Log on to the computer. On the Internet go to : www.rentnet.com. Click on “Apartments and Rentals”.
4. Choose 2 cities/states you would be willing to move to. Avoid New York, NY information as information is limited unless you pay a fee.

City/State # 1: _____

City/State # 2: _____

5. After selecting the number of bedrooms, your desired price range, and choosing your apartment, evaluate the following apartment features:

Apartment Name: _____

Address of the Apartment: _____

Rent: _____ Deposit: _____ Pets: (Y / N)

Lease Terms: _____

Description/Sq. Footage: _____

Sketch of Apartment/Floor Plan: (on back of paper)

Special Features (i.e. pool, tennis courts, elevator, doorman, wheelchair accessible, etc.):

6. Go to “Rental Application.” Besides general personal information (i.e. name, address, driver’s license) and employment information, what other information must you include?

8. Given the information provided about each apartment, which city would you choose to live in? Why? Be specific.

9. Was the information you found on this web site helpful? Before renting an apartment, would you consider using this web site to find more information about moving and renting apartments?

10. What are some features of this web site you found most interesting/helpful? Least interesting/helpful?

Activity 35: Show Me the Money!

Competencies addressed by this activity:

- 04. Develop Personal and Family Resource Management Skills**
- 04.01 Demonstrate Management of Individual and Family Resources

Show Me the Money!

NAME: _____ Class: _____

DIRECTIONS: Using a calculator or the spaces provided, calculate the following problems.

1. Using your best estimate, how much money would you need for take-home pay (net) each month to afford monthly rent and all other associated living costs (utilities, food, etc.)?

2. On a separate piece of paper, write down at least five skills or talents that you possess. Using your skills list and a newspaper, find a job you would **ACTUALLY** be willing to take within the next year. What job did you choose? How much does it pay?
 1. _____
 2. _____
 3. _____
 4. _____
 5. _____

JOB: _____ PAY: _____

JOB: _____ PAY: _____
3. Is the pay hourly, weekly, or salary? _____ If it is an hourly wage, assume you will be working 40 hours a week. What is your weekly earnings? _____
(Hourly wage x 40 = week wage)

What is your monthly wage (**gross income**)? (Weekly wage x 4 = monthly wage)

What is your yearly wage? (52 x weekly wage = yearly wage)

4. Don't forget taxes, retirement, etc. First, divide your monthly salary into 1/3's.
(\$300 per month divided into thirds is \$100)

Next, subtract THIS ONE THIRD number (\$100) from the monthly total which was your gross income. This new number is your **net income**.

List **net income** here: _____

5. Referring to number 1, is your net pay enough to pay both your rent and living expenses?

Activity 36: Buying a Car–An Online Evaluation

Competencies addressed by this activity:

04. Develop Personal and Family Resource Management Skills

04.01 Demonstrate Management of Individual and Family Resources

Buying a Car – An Online Evaluation

Name: _____ Class: _____

Buying a car is a big decision. To help aid in the decision-making process, many online web sites have been developed to give consumers information about buying or leasing new and used cars, information about selling cars, and the newest and latest information on cars and car safety.

Follow the directions below to explore and become familiar with the web site autoweb.com.

1. Log on to the following web site: www.autoweb.com
2. Click on 'research'
 - Select 'Kelly Blue Book Values.' Using your own car, your family car, or a car assigned by the teacher, obtain the trade-in value of the car by filling out the information on the web page.
Year: _____ Make/Model: _____
Trade-in value: _____
 - Select 'Car Reviews.' After choosing a car of your choice, fill out the following information with reviews obtained from the web site.
Year: _____ Make/Model selected: _____
Reviews: _____

3. Click on 'Financing and Insurance'
 - Select 'Loan Calculator'
 - Fill out three of the four blanks and click on 'calculate'
4. Was the information you found helpful? Before buying a new or used car, would you consider using this web site to find more information about a particular car or payment options?
5. What are some of the features of this web site you found most interesting/helpful? Least interesting/helpful?

Activity 37: Environmental Effects on Individual and Families

Competencies addressed by this activity:

04. Develop Personal and Family Resource Management Skills

04.02 Analyze the Relationship of the Environment of Family and Consumer Resources

04.03 Analyze Policies that Support Consumer Rights and Responsibilities

05. Analyze Career Options in Family and Community Services

05.02 Explore Family and Community Services Career Pathways

Environmental Effects on Individuals & Families

DIRECTIONS: After watching the movie “A Civil Action,” have students examine and discuss the effects of environmental trends and issues on families and future generations.

VIDEO: “A Civil Action,” Touchstone Pictures, Rated: PG-13, 1999.

Recommended web site for exploration of related issues: <http://www.epa.gov>

(Environmental Protection Agency)

STORYLINE:

In 1979, two wells supplying the drinking water for the small town of East Woburn, Massachusetts, were found to be contaminated with industrial solvents. Huge toxic waste sites were discovered later that year, leading to the suspicion that the pollution was caused by local industries. The residents of Woburn had long been concerned about their foul-tasting drinking water and the unexplained high incidence of leukemia deaths in their community. Anne Anderson (Kathleen Quinlan), a mother whose son Jimmy died of leukemia in 1981, spearheaded the efforts of eight Woburn families to determine the parties responsible for their environmental tragedy. Eventually mega-corporations Beatrice Foods and W. R. Grace & Co. were identified as the owners of properties that may have been the possible source of most of the pollutants.

Jan Schlichtmann (John Travolta), a personal-injury lawyer, and his small law firm are hired to sue these industrial giants for damages arising from the pollution of the town's drinking water -- damages that could be in the hundreds of millions of dollars.

Jerome Facher (Robert Duvall), chief litigator at a venerable Boston law firm, defends the interests of Beatrice Foods. William Cheeseman (Bruce Norris) defends the interests of international conglomerate W. R. Grace. These codefendants are well aware of the potentially high stakes of this lawsuit and are fully prepared to throw their considerable resources behind an uncompromising defense of these charges.

The trial is presided over by U.S. District Judge Walter J. Skinner (John Lithgow).

DISCUSSION QUESTIONS:

Have students explore the issues relating to individuals and families.

What were the responsibilities of the families involved?

What were the responsibilities of W.R. Grace & Co.?

What were the responsibilities of the law firm?

What were the effects of the contamination on the families? The company? The law firm? Jan Schlietmann?

What could have been done to prevent those effects?

Brainstorm ways the W.R. Grace & Co. could have recycled, conserved, or reused the resources blamed for the problems.

Identify resources and services available to your community that conserve or recycle. What do they do with their resources?

Activity 38: Consumer Rights and Responsibilities

Competencies addressed by this activity:

04. Develop Personal and Family Resource Management Skills

04.01 Demonstrate Management of Individual and Family Resources

04.03 Analyze Policies that Support Consumer Rights and Responsibilities

Consumer Rights and Responsibilities

RIGHT:

* to safety

- government protection
Food & Drug Administration
(FDA)
- Consumer Product Safety
Commission (CPSC)

* to be informed

- protection against false
and misleading information

* to choose

- a variety of products
- competitive prices
- no monopolies

* to be heard

- complain
- BBB
- Consumer Protection
Agency

RESPONSIBILITY:

* to use products safely

- read information, use
- instruction manuals

* to seek information & use it to make decisions

- choose appropriately

* choose goods &

services carefully

- shop a variety of places
- use consumer magazines

* to speak up and let likes & dislikes be known

- complaint letters
- support reputable
businesses

Consumer Rights & Responsibilities

DIRECTIONS: Using the transparency and information below, present and discuss each right and responsibility and give personal examples or use the examples included.

In 1962 President Kennedy presented four basic consumer rights in a message to Congress. These four basic rights have been a basis for government action and legislation aimed at protecting consumer interests. Along with each right, the consumer has a certain responsibility to act within the bounds of that right.

RIGHT TO SAFETY

When a consumer buys a product or service, he/she has the right to know that the product or service is not dangerous. The two government agencies that set and enforce safety standards are the FDA (Food and Drug Administration) and the CPSC (Consumer Product Safety Commission).

For their own protection, consumers have the responsibility of using, caring for, storing, and disposing of products safely. It is the consumer's responsibility to read carefully all information, booklets, and labels that are included with a product, and then to follow the manufacturer's directions and advice while using the product.

FOR EXAMPLE: Corey bought a new TV/VCR for his bedroom. Since Corey is knowledgeable about electronic equipment and has known how to operate a TV and a VCR since he was three, he had no time to waste reading the silly operations manual. He quickly hooked the machine up and turned it on. The TV set did nothing. Since Corey had not bothered reading the instruction manual, he was not aware of the AC/DC switch on this model. None of his previous televisions had this feature. Corey decided to open up the back of the TV and have a look in it. Perhaps he could see what was wrong. Suddenly, Corey was jolted by an electrical shock that knocked him back against the wall. Corey was hurt, but glad to be alive. As he replaced the back cover of the TV he noticed the warning sign, "Caution: To Prevent Electric Shock, Do Not Remove Back."

- How could Corey have prevented this problem from occurring?
- Is the company liable for producing a product that is unsafe?

RIGHT TO BE INFORMED

Consumers have the right to be protected against false and misleading information about goods and services. In order to make a wise purchase, consumers need accurate information. Consumers can get the information from advertising, from product use and care booklets, or accompanying informational brochures, from product labels, or from articles in newspapers or magazines. Most often, the consumer will rely on advertising to provide information. However, advertising is not the most reliable source of accurate information. Our government has established laws to prohibit advertisers from giving false and misleading information to the public; however, be aware that the process of legally preventing a business from misleading the public is a very lengthy process that is usually tied up in court for many years.

Much responsibility here falls on the consumer. It is up to the consumer to seek information and use it to make wise decisions. Consumers need to understand that a claim that sounds too good to be true probably is. Also, to remember that nothing is free; somehow it will be paid for; by you, the consumer.

FOR EXAMPLE: Marla has a job and works as many hours as possible, but just cannot quite seem to make enough money to purchase everything she wants. A couple of months ago a photography company called on the phone and offered to take her senior pictures for less than half the price of the company that all her friends were using. In addition, this packet of pictures offered many more pictures than her friends would be getting, and they even threw in a free locket. Marla paid the company and had her pictures taken. When Marla picked up the pictures, she found that they were printed on low quality paper, the color was terrible, and she was upset to find out the settings were horrible. Even the free locket turned out to be a flimsy imitation, probably purchased out of a gumball machine.

- What could Marla have done differently to avoid this situation?
- Do you think this company could be sued for false advertising?

RIGHT TO CHOOSE

This right was formulated by President Kennedy. Consumers have the right to be exposed to a variety of goods and services at competitive prices. To insure that consumers have a wide selection of products and services to choose from, laws have been enacted which prohibit monopolies from forming. A monopoly occurs when a product or service is available through only one company. Under those circumstances, the company has no incentive to lower prices or to improve the quality of their product or service. This is generally a bad situation for the consumer who is ultimately at the mercy of the supplier and is forced to buy on that supplier's terms.

Along with this right, the consumer has the responsibility to choose goods and services carefully. Consumers should shop around and give their business to the stores that are willing to provide the best quality at the lowest price. It is also important for consumers to support reputable businesses. In that way, an establishment with bad business tactics would be forced to change their tactics or discontinue doing business.

FOR EXAMPLE: Both John and Susan have taken their cars into "Bad Bart's Auto Repair Shop" many times. Bad Bart is not friendly and many repairs he has done have needed additional repairs soon after the work was completed. John and Susan do not like Bad Bart and they wonder if he has overcharged them; they are not happy with his work. However, they are both very involved in extracurricular activities at school and at their jobs. They do not feel that they have time to look for another auto repair shop.

- What would happen if John and Susan and other dissatisfied customers were to take their business elsewhere?
- What will happen if they continue taking their cars to Bad Bart's shop?

RIGHT TO BE HEARD

When a product or service is not satisfactory, the consumer has the right to complain. In the majority of cases the seller or the manufacturer can correct the problem. Many companies have a consumer complaints department established for the very purpose of satisfying customers.

If a complaint is not settled at this level, the consumer can move on to a higher management for additional help. If a consumer still cannot reach an acceptable and reasonable solution, then the consumer can enlist additional help from the Better Business Bureau (BBB) or from the State Bureau of Consumer Protection. State legislators can also help with problems that are on the state level or federal legislators for problems that are on a federal level. In some instances, a problem can be taken to court to be settled; however, court action should be used as a last resort because it is very expensive and time consuming.

Along with this right, comes the responsibility to speak up and let your likes and dislikes be heard. One consumer who speaks up and effects change in a company may prevent problems for thousands of other customers. In many instances, a company may not even be aware that a problem even exists until consumers complain and make them aware of the problem, thereby offering them the chance to alleviate the problem and better satisfy the consumer.

FOR EXAMPLE: Nick bought a pair of expensive basketball shoes at the local sports shop. After wearing them during two basketball games he noticed that the soles were pulling loose from the shoes. Nick tried to return the shoes to the store where he bought them, but was told by the store manager that this particular shoe manufacturer does not allow for refunds or returns. Disgusted with this policy, Nick sat down and wrote a letter of complaint to the company. In his letter he requested that the company either refund his money or replace the shoes. About a week later, Nick received a response from the company. They apologized for the inconvenience. They instructed Nick to mail them the defective shoes and promised to send him a new pair of shoes and a check to cover the postage for returning the others.

- Is this an acceptable solution to Nick's problem?
- What should Nick have done if he had not received a response from the company?

Activity 39: Consumer Complaints & Compliments

Competencies addressed by this activity:

04. Develop Personal and Family Resource Management Skills

04.01 Demonstrate Management of Individual and Family Resources

04.03 Analyze Policies that Support Consumer Rights and Responsibilities

Consumer Complaints & Compliments

It is imperative whenever a consumer complains that the complaint be done promptly. It is also important that the complaint be directed to the appropriate person or person with the authority to handle the situation. It is senseless to complain to a salesclerk over company policy because the salesclerk has no more control over the company policy than the consumer does. Whenever writing a complaint letter, make sure that it is done in a timely manner and that it has been directed to the appropriate person(s).

When writing a complaint letter, type it, if possible. If it is handwritten, make sure that it is neat and easy to read. It is not in your best interest to write an angry, sarcastic, or threatening letter. Most likely, the person reading your letter was not responsible for your problem, but does have the authority to deal with it.

DIRECTIONS: Use the transparency “Complaint Letter” to explain the procedure of writing a letter of complaint. (Teacher talk is printed in italics)

Complaint Letter

1. Include your name, address, home and work telephone numbers and account number where applicable.

(Many complaint letters have been written that a company would like to deal with; however, the consumer has left no address or phone number to enable the company to locate them. If you want your letter to be answered, you must provide them with the means to do it.)

2. The name of the person(s) you are writing to, their title, the company name and address.

(As you decide to whom to send your complaint, be sure the person has the necessary authority to address your concerns.)

3. Important facts about the purchase. The date and place of the purchase and all product information such as model or serial number, size, color, and any other important information.

(Keep your letter brief and to the point. Make sure that all important facts concerning your purchase are included. Be sure to include all necessary information about the product that you purchased.)

4. If you are writing to complain about a service, describe the service that you received.

(If you are writing to complain about a service you received, describe the service in detail and include the name of the person who performed the service.)

5. Clarify the subject of the complaint. Clearly describe the problem.

(Be very specific in describing the problem. How was the product defective? Was there a problem in billing? Conduct of personnel? Etc.)

6. State your expectations. What do you want done about the problem and how long are you willing to wait to have it resolved?

(What will it take to make you happy? Be reasonable in your expectations. State exactly what you want done about the problem and how long you are willing to wait to have it resolved.)

7. Include copies of all important documents: bills, sales receipts, etc.

(Be sure to include copies of all documents regarding the problem. Do not send any original documents, only copies of the original. Whenever copies of documents are being included with the complaint letter, be sure to mention it in the letter.)

Sometimes results from a complaint letter do not come quickly. Be persistent. Continue writing two, three, or four times if necessary to get the results that you want. If you find that you have directed the letter to someone who seems to be unable to assist you, then redirect the letter to someone else who can better assist you.

It is also important to remember that companies need to hear about the good things their companies do. When you purchase a product that is exceptionally good, or receive service that is outstanding, it is helpful for the company to know about it. To write a complimentary letter, use the steps discussed in class, but instead of expressing a complaint, explain what you found helpful.

TEACHER NOTE:

A sample complaint letter is found in the *Consumer's Resource Handbook* available through the State Division of Consumer Protection, and also through the Consumer Information Center homepage, <http://www.pueblo.gsa.gov>. You may wish to make a transparency of the letter and review it with the class before assigning them to write their own letter.

DIRECTIONS: Have each student write a letter of complaint or a complimentary letter to a company from whom they received a product or service. They may write an actual letter about a real complaint they have had, or they may make up an imaginary situation.

Complaint Letter

1. Include your name, address, home and work telephone numbers and account number where applicable.
2. The name of the person(s) you are writing to, their title, the company name and address.
3. Important facts about the purchase. The date and place of the purchase and all product information such as model or serial number, size, color, and any other important information.
4. If you are writing to complain about a service, describe the service you received.
5. Clarify the subject of the complaint. Clearly describe the problem.
6. State your expectations. What do you want done about the problem and how long are you willing to wait to have it resolved?
7. Include copies of all important documents; bills, sales receipts, etc.

Activity 40: Experiential Consumer Activities

Competencies addressed by this activity:

04. Develop Personal and Family Resource Management Skills

04.01 Demonstrate Management of Individual and Family Resources

04.03 Analyze Policies that Support Consumer Rights and Responsibilities

04.06 Demonstrate Management of Financial Resources to Meet the Goals of Individuals and Families Across the Lifespan

Experiential Consumer Activities

DIRECTIONS: Using each assignment in combination with lecture, class discussion, group activities and presentations, have students complete one or more of the following activities to give them real life practical experience in obtaining information about the consumer issues identified. Guest speakers can be substituted for many of the issues.

Consumer Hotlines

Have students call an 800 number to learn about a product of their choosing. This information is shared in class and helps to get students thinking about the consumer information available to them. The assignment creates awareness of the extent and effectiveness of 800 number services, and stimulates student interest in the materials, since many receive coupons for free or discounted products.

Evaluations of Ads

This requires identifying ads in magazines as defensive, informational or comparative, and determining the target audience of each ad. This assignment stimulates critiques of advertisements and marketing strategies, and their effects on various consumer groups such as young children and the elderly.

Small Claims Court

Students attend a session of court, observe the participants, and comment on their opinion of the ruling. The role of using court to resolve consumer disputes is analyzed after students observe the court in session, and evaluate the case of the plaintiff and defendant.

Evaluating Food Purchases

Store brands or national brands of frozen convenience foods are compared between three types of stores: local, national, chain and discount. Students compare price, quality, selection, service, etc., and how they related to store preference.

Consumer Credit

Students visit a department store's credit department and ask questions about credit account options and charges. Students evaluate the credit options and explain which account, if any, they think would be appropriate for them.

Banks and Banking

After visiting a local bank, students compare three types of checking accounts, indicating which would best suit their financial needs, and explain the rationale.

Comparing Consumer Durables

A durable the students want to buy (stereo, roller blades, etc.) is researched in *Consumer Reports* and in local stores. After prioritizing desired features and comparing how two comparable models of different brands rate for those features, students then make a judgment as to which model they would choose and provide reasons for their choice.

Used Automobile Purchase and Repair

Students visit an automobile repair shop or used car dealer, asking questions related to costs, warranties, and financing. They evaluate sales tactics, customer services policies, and qualifications of service personnel.

Understanding Insurance Policies

Students interview an insurance agent and find out about costs of a policy for auto, health, or renter's insurance, evaluating the policy for their needs. Students determine how the policy they examine meets their needs and their impression of the service provided by the agent.

Activity 41: Making a Budget

Competencies addressed by this activity:

04. Develop Personal and Family Resource Management Skills

04.01 Demonstrate Management of Individual and Family Resources

04.05 Analyze the Interrelationships of the Economic System and Consumer Actions

04.06 Demonstrate Management of Financial Resources to Meet the Goals of Individuals and Families Across the Lifespan

Making a Budget

DIRECTIONS: Hand out the activity sheet, “How to Make a Budget.” If possible, have students complete this worksheet in male/female pairs so they can see more clearly the gender differences in financial issues.

TEACHER NOTE: Because living expenses vary so greatly from location to location and year to year, there are no specific estimated costs. You will find it helpful to list your personal costs or an estimate your area before giving this lesson. Exact costs are not the point of this activity. The objective is to get the students to communicate about financial concerns with a member of the opposite sex. It is very enlightening for students to discover how much (or little) they know about the financial obligations and costs of running a household. The importance of having a **flexible** budget should also be emphasized.

Students may find it difficult to decide what monthly costs for some items will be (electricity, natural fuel, etc.). If this lesson lasts one day only, look at their living conditions (size of home, etc.) and give them an estimated cost. However, it is more effective if this lesson lasts two days. Students can then go home and discuss costs with their parents/guardian or make calls to get exact amounts.

Show the transparency “Possible Budget Items.” Inform students that the items with an “ * ” are required budget items. Have students complete the assignment.

DISCUSS:

- How did you do?
- If your “TOTAL” answer is a negative number, you will have to rethink some of your expenses or find a better paying job. Would you rather do what you really love as a career and spend less money or would you rather change careers to meet your financial needs?
- How can budgets be adjusted so that expenses match income?
- Ask for examples of people who have changed their jobs to meet their family needs or who have compromised their lifestyle in order to stay in the job they love.

Possible Budget Items

* Auto – fuel and maintenance or transportation

Birthdays/other gifts

Cable TV

Car payment

Clothing

Clubs / organizations

Cosmetics

Credit card or loan payments

Donations

Eating out

Education

* Electricity

Entertainment

* Food

Hair cuts / styles

Hobbies

Holidays

Home interior updates

* House payments / rent

Household supplies (cleaners, paper products)

Insurance

* Medical bills

* Medication

* Natural gas

Books / magazines, etc.

Pet care

Phone

Savings

Schooling

Vacation

Yard care

* = Required Budget Items

How to Make a Budget

Name: _____ Class: _____

DIRECTIONS: This sheet is to be filled out as if you had just gotten married or moved out on your own. Be sure to include everything you would need/want to be happy as a newly married couple. You may determine how old you are, if you are in college, your career, whether one or both of you work, etc. This exercise will be most beneficial if you choose the type of conditions you think are realistic for when you intend to marry or move out.

List the items you would include in an ideal budget. You must include necessities, as well as fun items. List items on the left side of the page.

[illegible]

In the blank to the right of each item, assign a monthly dollar figure to each item on your list. For some items you may need to figure a total cost, then divide by 12 to figure a monthly budget amount (Christmas, birthdays, vacations, insurance, etc.). Example: If car insurance is \$180 for 6 months, this =

\$30 per month.

Now, total the budgeted amounts for ***all*** the items on your list. Place this amount in the space, "OUTGOING MONTHLY EXPENSES."

OUTGOING MONTHLY EXPENSES _____

ADD 25% TAXES * _____

TOTAL EXPENSES _____

To figure your monthly income, complete the following information:

His / Her job title _____

His / Her job title _____

	<u># of Hours</u>	<u>x</u>	<u>Hourly Wage</u>	<u>=</u>	<u>Weekly Income</u>
Him / Her	_____	x	_____	=	_____
Him / Her	_____	x	_____	=	_____

TOTAL WEEKLY INCOME _____
x 4

TOTAL MONTHLY INCOME _____

To see if your income will cover your expenses, do the following:

Place the total of your monthly income in this space _____

Place the total of your expenses in this space, then
Subtract _____

TOTAL _____

*The average American spends approximately 25% of his/her income on taxes. This includes income and sales tax.

SURPRISE!!

1. Your car breaks down and it costs \$300 for the repair bill.
2. Your fall off a ladder. It costs \$150 for the stitches.
3. You get a \$100 bonus at work because you had a great idea that will help the company save money.
4. You get a raise of \$50 a month.
5. OOPS! You got an \$80 speeding ticket.
6. Your washing machine broke down. It will cost \$100 to fix it. The repairs take two weeks.
7. Your favorite aunt died. She left \$5,000 to you in her will.
8. You've had several car accidents which have resulted in an increase of \$30 a month in your insurance.
9. Ouch! You broke your leg! The bill is \$3,500. The insurance company will pay 80% of the bill, but you must pay the rest (\$700).
10. Your grandmother died. The funeral will be held in Miami. It costs \$350 for plane fare.
11. You are awarded \$1,000 because you just won the lottery.
12. Wow! You forgot to balance your checkbook last month and bounced four checks. The service charge is \$15 for each check that you bounced.
13. Your rent increases \$40 per month.
14. Your elderly parents need a \$1,000 loan.

Surprise!!!

Name: _____ Class: _____

DIRECTIONS: Draw three “surprises” out of the bag and describe how you might handle each.

Situation # 1:

How does the new situation affect your monthly budget?

List three possible solutions to adjust your budget:

How will you adjust your budget to handle the new situation?

Situation # 2:

How does the new situation affect your monthly budget?

List three possible solutions to adjust your budget:

How will you adjust your budget to handle the new situation?

Situation # 3:

How does the new situation affect your monthly budget?

List three possible solutions to adjust your budget:

How will you adjust your budget to handle the new situation?

Activity 42: Ethical Principles for Idaho Students

Competencies addressed by this activity:

02. Develop and Maintain Healthy Relationships

02.05 Demonstrate Ethical Standards that Guide Behavior in Interpersonal Relationships

05. Analyze Career Options in Family and Community Services

05.01 Demonstrate Employable Skills in Community and Workplace Settings

Ethical Principles for Idaho Students

Ethical values, translated into active language establishing standards or rules describing the kinds of behavior an ethical person should and should not engage in, are ethical principles. The following list of principles incorporates the characteristics and values that most people associate with ethical behavior. Ethical decision-making systematically considers these principles.

HONESTY

Ethical students are honest and truthful in all their dealings and they do not deliberately mislead or deceive others by misrepresentations, overstatements, partial truths, selective omissions, or any other means.

INTEGRITY

Ethical students demonstrate personal integrity and the courage of their convictions by doing what they think is right even when there is great pressure to do otherwise. They are principled, honorable and upright. They will fight for their beliefs. They will not sacrifice principle for expediency or by hypocrit or unscrupulous.

PROMISE KEEPING & TRUSTWORTHINESS

Ethical students are worthy of trust, they are candid and forthcoming in supplying relevant information and correcting misapprehensions of fact, and they make every reasonable effort to fulfill the letter and spirit of their promises and commitments.

LOYALTY

Ethical students are worthy of trust and demonstrate loyalty to persons and institutions by friendship in adversity. They do not use or disclose information learned in confidence for personal advantage. They are loyal to their school and employer and, if they decide to accept other employment, they provide reasonable notice, respect the propriety information of their former employer, and refuse to engage in any activities that take undue advantage of the previous position.

FAIRNESS

Ethical students are fair and just in all dealings. They do not use overreaching indecent means to gain or maintain any advantage take undue advantage or another's mistakes or difficulties. Fair persons manifest a commitment to justice, the equal treatment of individuals , and tolerance for and acceptance of diversity. They are open-minded. They are willing to admit they are wrong and, where appropriate, change their positions and beliefs.

CONCERN FOR OTHERS

Ethical students are caring, compassionate, and kind. They live the Golden Rule, help those in need, and seek to accomplish their objectives on a manner that causes the least harm and the greatest positive good.

RESPECT FOR OTHERS

Ethical students demonstrate respect for the human dignity, autonomy, privacy, rights and interests of those who have a stake in their decisions. They are courteous and treat all people with equal respect and dignity regardless of race, gender, or national origin.

LAW ABIDING

Ethical students abide by laws, rules, and regulations relating to their personal and professional activities.

COMMITMENT TO EXCELLENCE

Ethical students pursue excellence in performing their duties, are well informed and prepared, and constantly endeavor to increase their proficiency in all areas of responsibility.

LEADERSHIP

Ethical students are conscious of the responsibilities and opportunities of their position and seek to be positive ethical role models by their own conduct.

REPUTATION & MORALE

Ethical students seek to protect and build the school's and employer's good reputation by engaging in no conduct that might undermine respect and by taking whatever actions are necessary to prevent inappropriate conduct of others.

ACCOUNTABILITY

Ethical students acknowledge and accept personal accountability for the ethical quality of their decisions and omissions to themselves, their schools, and their employers.

Activity 43: Character Quiz

Competencies addressed by this activity:

02. Develop and Maintain Healthy Relationships

02.05 Demonstrate Ethical Standards that Guide Behavior in Interpersonal Relationships

05. Analyze Career Options in Family and Community Services

05.01 Demonstrate Employable Skills in Community and Workplace Settings

Character Quiz

DIRECTIONS: Answer the following questions as honestly as possible, indicating what you **WOULD** do, not what you **THINK** you should do. You may mark more than one answer per question, as long as the answers are consistent.

1. You want to go to a different high school to be with your friends, but in order to do so, you would have to say you live with your aunt. If your parents and aunt would let you, would you lie about where you live?
 - a. Yes. Nothing is more important than my education.
 - b. Yes. Any rule that would make me go to a school I don't like is unfair.
 - c. Yes, if I know lots of other kids give false addresses.
 - d. No. If I got caught, I could get into trouble and it would be embarrassing.
 - e. No. It is unfair to the kids and parents who tell the truth.
 - f. No. It would be dishonest.

2. You look younger than you are. You could save \$25 at an amusement park if you lie about your age. Would you do it?
 - a. Yes. I need the money.
 - b. Yes. It is unfair to make people pay more just because they're older.
 - c. Yes, if I couldn't afford to pay the full price.
 - d. No. It is unfair to the people who play by the rules.
 - e. No. It is dishonest.

3. You have a scholarship worth \$15,000 if you get a B average this semester. You doubt whether you can get a good grade in physics class. You meet with the physics teacher after class. She is kind and supportive and says you'll find a way. She asks you to wait until she goes into the restroom. She glances at a folder on her desk marked "physics final," and it's full of copies of the test. You think the teacher might have deliberately left the room so you could take a copy. Would you do it?
 - a. Yes, but only if I was pretty sure the teacher wanted me to.
 - b. Yes. Even if she didn't do it on purpose, she was foolish to leave the exams that way.
 - c. Yes, but only if I was sure I wouldn't get caught.
 - d. Yes. The grade's too important.
 - e. No. If I got caught, I could lose the scholarship completely.
 - f. No. I would not betray the trust of my teacher or others who know me.
 - g. No. Cheating is wrong.

4. You are captain of your high school tennis team, one of the state's best. The coach is new and doesn't know the players. One player has to be cut. The coach asks you, as captain, to decide which of two players should stay on the team. One is your best friend, who really wants to play, but the other is better and could help the team more. Would you choose your friend.
- a. Yes. Loyalty is very important.
 - b. Yes, because of the golden rule. If our positions were reversed, I would want my friend to choose me.
 - c. No. My duty to the team is to select the best player.
 - d. No. I wouldn't like it if the coach selected players on the basis of whom he liked rather than playing skill.
 - e. No. It is in my own best interest to have the best players possible.
 - f. No. It would be unfair to the other, better player.
5. A good friend confides that she was assaulted by her boyfriend, the star of the football team. She makes you promise not to tell anyone, but her grades are slipping and she'll lose the chance to go to college. Now she comes to school and gets in fights. She has even mentioned suicide several times. You try to talk to her about counseling, but she refuses. Would you keep your promise and say nothing?
- a. Yes. Friendship requires me to be loyal to my promise.
 - b. Yes. If I said anything, her reputation would suffer.
 - c. Yes. Nobody would believe me anyway.
 - d. No. Friendship requires me to look out for her best interests, and in this case she needs help.
 - e. No. Her health and welfare are more important than our friendship.
 - f. No. The football player may do the same thing to others unless he is stopped.

Character Quiz Answers

1. Lying and evading rules for personal self-interest is unethical no matter how desirable the fruits of the lie may be.
A. is misleading not only because the statement is too strong (there are many things more important than education), but also because it is deceptive; the real reason was to be with your friends.
B. a rule is not unfair simply because it deprives us of what we want. In any event, cheating on the system does not make it more fair. In fact, it makes it less fair, because only those who obey the rules are denied what they want.
C. is the “everyone else is doing it” argument and does not create an ethical justification.
D. is based not on moral principle but self interest. The ethics of an act are not determined by whether you are punished.
E & F. are good options; you should have marked them both.
2. Lying about your age is unethical because it’s dishonest and unfair (people who play by the rules are disadvantaged), and it violates the fundamental notions of citizenship.
A, B, & C. pose excuses with no moral validity.
D & E. are correct in reasoning and result.
3. A. is unacceptable. Even if the teacher was letting you cheat, cheating is cheating.
B. seeks to put the responsibility on the teacher to prevent your cheating rather than on you not to cheat.
C. fear of getting caught is not a moral reason to do anything.
D. simply makes it clear that ethics sometimes require us to sacrifice self-interest.
E. shows the long-term self-interest in being honest, but it is not essentially ethical.
F. is acceptable because it demonstrates the desire to be worthy of trust.
G. is clearly an ethical response.
4. Loyalty is an important trait, but only within the framework of other principles.
C & F. are the best responses.
D. is an acceptable answer; it demonstrates that the golden rule could as easily justify choosing on the basis of skill as on the basis of friendship.
E. demonstrates that a choice based on merit is the benefit of everyone on the team.
5. This is the toughest question of all. There’s no clear right or wrong answer, because the ethical values of loyalty and keeping promises (part of trustworthiness) clash with the value of caring and alternative conception of loyalty. Given the very high stakes (possible suicide), your friend’s best interests should be the controlling standard.
D & E are best (E indicates an unselfish willingness to sacrifice the friendship to help the friend).
F. is also a good option, because it shows a concern for others as well as for justice. You should have marked all three.

Activity 44: Leadership–Profile of a Good Leader

Competencies addressed by this activity:

02. Develop and Maintain Healthy Relationships

02.07 Demonstrate Teamwork and Leadership Skills in the Family, Workplace, and Community

05. Analyze Career Options in Family and Community Services

05.01 Demonstrate Employable Skills in Community and Workplace Settings

05.02 Explore Family and Community Services Career Pathways

Activity: 44**LEADERSHIP - Profile of a Good Leader**

Name: _____ Class: _____

DIRECTIONS: For each leadership quality listed below, have students identify people they know who exhibit those qualities and examples of how they exhibit them.

Leadership Qualities	Person(s)	Examples
1. Makes good decisions		
2. Has self confidence		
3. Motivates and persuades others		
4. Delegates responsibility		
5. Gets along well with others		
6. Knows the job well		
7. Uses good communication skills		